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Whole Life Insurance

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滙豐保險
HSBC Life

滙豐人壽保險（國際）有限公司
HSBC Life (International) Limited

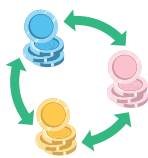
掌握不同選項 靈活自主策劃財富

人生旅途，隨時於未知國度再創新里程。世界日益互聯互通，您往往有無限機會旅遊、海外深造、遙距就業，或往外國退休。因此，更需要靈活有效的理財方案，助您盡握眼前每個機遇。

滙圖多元貨幣保險計劃（「滙圖」、「本計劃」或「本保單」）屬終身人壽保險計劃，並提供獨特靈活方案，助您邁向長線儲蓄目標。本計劃提供一系列保單貨幣及保單管理選項，為您帶來充分財政彈性，部署完善財富計劃，力求實現各種不同願望。



掌握不同選項 靈活自主策劃財富



提供9種保單貨幣選擇 靈活行使貨幣轉換選項¹

本計劃提供多種貨幣選擇，助您緊握長線財富增長機遇。您可選擇以美元、人民幣、港幣、英鎊、加拿大元、澳元、歐羅、新加坡元或澳門幣*為保單貨幣單位，務求助您實現不同人生目標及理想。

由第3個保單周年日起，或於保費繳付期完結並已繳清所有保費（以較遲者為準），您可隨時將保單貨幣轉換成另一種可供選擇的貨幣，每個保單年度更可轉換最多3次，以配合不同人生階段的需要及機遇。



保單分拆選項²助您更有效分配資產

您的資產配置計劃可能於不同時間有各種考慮因素。因此，本計劃由第3個保單周年日起，或於保費繳付期完結並已繳清所有保費（以較遲者為準），您可於每個保單年度內，隨時將保單分拆成數份分拆保單，靈活調整計劃，應對各種人生轉變。每份原有保單最多可分成3份新的分拆保單。您更可同時行使保單分拆選項²及貨幣轉換選項¹，以便資產配置於不同保單貨幣。



持續累積財富 兼享理財彈性

保證現金價值—本計劃中的保證成分，將於保單期內逐漸遞增，助您建立穩健基礎，創造未來美好時光。

特別獎賞³—屬非保證金額，提升整體潛在回報。

保單價值管理權益^{4,5}—您可鎖定保單部分淨現金價值，並調撥至保單價值管理收益結餘⁶，令保單價值更穩定，減低市場波動影響。

定期提取選項⁷—您可每年或每月提取指定保單價值，度身制定適合您的定期被動收入。有關詳情，請參閱本產品冊子的「計劃摘要」部分。

「滙圖」是具有儲蓄成分的長期分紅人壽保險計劃，並不同或類似任何類型的銀行存款。部分保費用於繳付保險及有關費用。

* 澳門幣僅適用於澳門簽發的保單，實際供應視乎本公司決定。

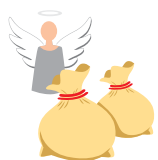
本計劃如何提供保障？

本計劃旨在提供潛在財富增長，同時保障您及至親，一旦遇上突如其來的事務，亦可減輕對家人的經濟壓力。



人壽保障⁸

除了提供長線財富增長機會外，受保人於保單期內可享人壽保障⁸。若受保人不幸身故，受益人將可獲一筆身故賠償（請參閱「計劃摘要」部分）。



額外意外死亡保障⁹

本計劃為合資格受保人提供此保障，毋須另繳額外保費。

若受保人於保單完結或80歲¹⁰前（以較早者為準）不幸因意外離世，受益人不僅可得身故賠償，並可取得已繳基本計劃總保費¹¹的30%，作為額外意外死亡保障賠償。

請參閱附加保障的保單條款，藉此了解額外意外死亡保障⁹的詳細條款、細則及不保事項。



保單價值管理權益^{4,5}

踏進人生新階段，尤其臨近退休時，您可能需要更穩定及更有保障的保單價值。

有見及此，本計劃設有保單價值管理權益^{4,5}，助您鎖定保單部分淨現金價值。您享有行使本權益的決定權，並可自行決定鎖定您保單內的金額。行使此項權益後，部分淨現金價值將調撥至保單價值管理收益結餘⁶。「鎖定」金額屬保證部分及按既定息率積存，有關息率由本公司不時釐定。

根據保單條款，您可行使保單價值管理權益^{4,5}，前提是：

- (i) 本保單已生效20個保單年度或以上；
- (ii) 所有保費均於到期前全數繳清；及
- (iii) 本保單並無任何債項¹²（例如保單貸款、利息及逾期未付保費）。

行使保單價值管理權益^{4,5}後，本計劃的保單金額¹³及已繳基本計劃總保費¹¹將按比例調整及減少。於計算保證現金價值、特別獎賞³（如有）及身故賠償時，亦根據保單條款而相應調整。



身故賠償支付選項

本計劃備有兩種身故賠償支付選項可供選擇，一旦受保人不幸離世，其親人可得到適當財政保障。身故賠償將根據所選身故賠償支付選項付予受益人，有關選項不可於受保人身故後更改。基於保單條款及細則，身故賠償可一筆過全數付款，或分10、20或30年每年定期付款，令受益人未來財政更有保障。



更改受保人¹⁴

您的財富傳承需要可能隨時間而轉變，您可於第1個保單周年日後或於保費繳付期完結並已繳清所有保費（以較遲者為準），無限次更改受保人¹⁴，靈活傳承資產。



第二保單持有人

根據本保單條款，本計劃的保單持有人可為兒童保單指定第二保單持有人，一旦原有保單持有人不幸身故，可確保本保單由信任的人接手管理。



失業延繳保費保障¹⁵（不適用於躉繳保費保單）

若保單持有人於65歲¹⁰前連續失業30日或以上，繳付到期保費的寬限期可延長達365日，於寬限期內，受保人仍可享有保障。

簡易投保

投保「滙圖」手續簡便，申請人一般毋須通過醫療核保，除非全期總保費金額超過保證核保限額¹⁶。



示例1：兼顧舉家移居外地及子女教育所需



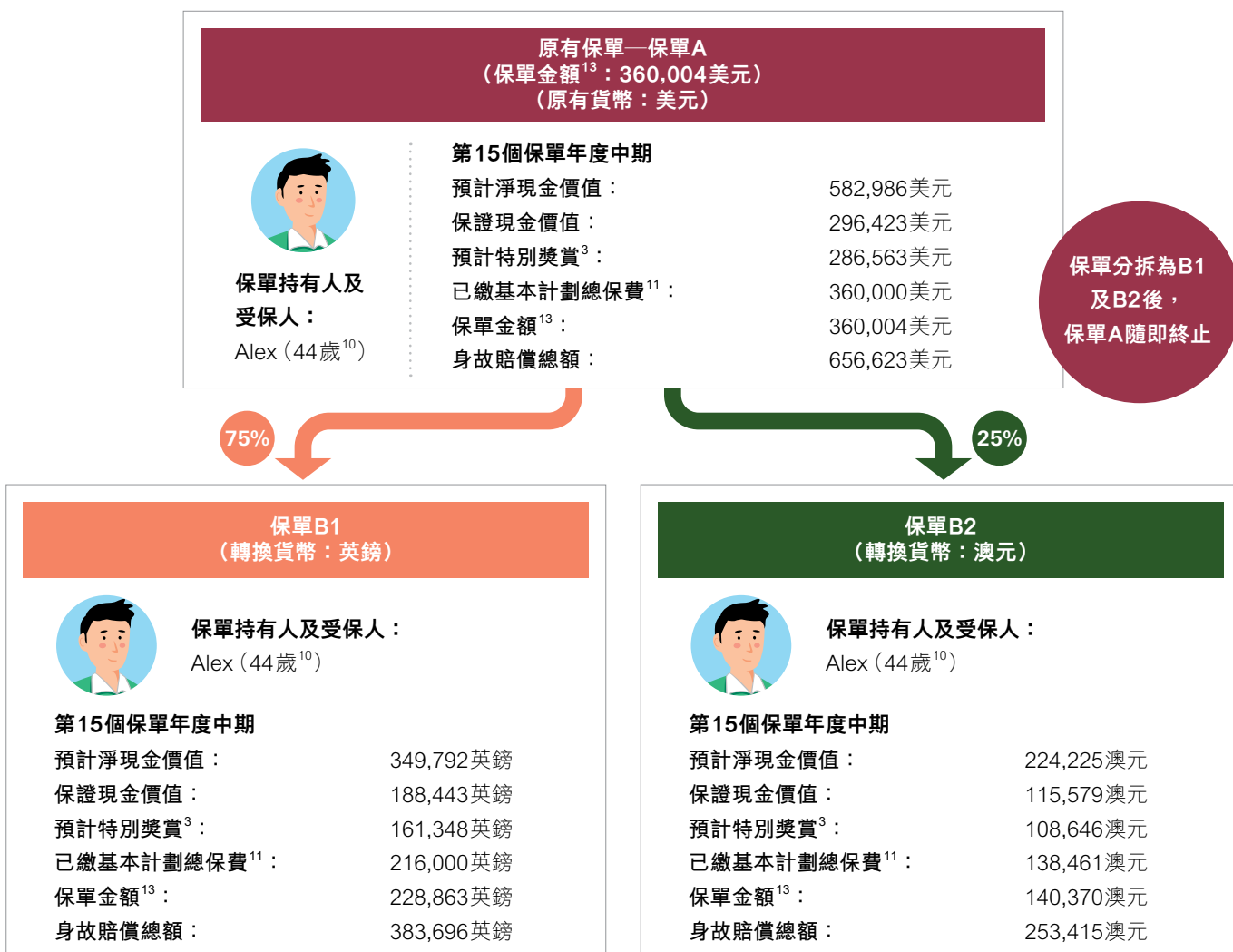
30歲¹⁰Alex是已婚工程師，初為人父，太太剛誕下學生女兒Jenny及Kelly。最近Alex獲其公司委派出任英國分公司的工程師，同時，Alex希望累積財政儲備，為一家人移居英國鋪路。

Alex決定投保滙豐多元貨幣保險計劃，總保費為360,000美元。透過本計劃，他可隨時行使保單分拆選項²及貨幣轉換選項¹，靈活配合一家未來計劃，同時捕捉各種機遇。

| | | | |
|-----------|-----------|-------------------------|-----------|
| 保單持有人及受保人 | Alex | 保費供款年期 | 3年 |
| 每年保費 | 120,000美元 | 已繳基本計劃總保費 ¹¹ | 360,000美元 |

情境1：

於第15個保單年度中期，Alex的女兒Kelly希望將來大學畢業後，可往澳洲深造廚藝，發展個人興趣及追尋夢想。Alex想幫助Kelly達成願望，又鑑於英鎊匯價大跌，於是考慮將保單分拆為兩份新保單（保單B1及B2），並以較相宜的匯價將保單B1轉換為英鎊保單及將保單B2轉為澳元保單，供Kelly將來往澳洲深造時備用。Alex於是同時行使保單分拆選項²及貨幣轉換選項¹，此時Alex年屆44歲¹⁰，女兒14歲¹⁰。



行使保單分拆選項²及貨幣轉換選項¹當刻，
保單B1及B2的預計淨現金價值總和相當於保單A價值。

示例1：兼顧舉家移居外地及子女教育所需

情境2：

移居英國後，Alex的工程師事業有成。他想儲備退休資本，為將來回港的退休生活作好準備；同時為女兒Jenny及Kelly預留資金，以供大學畢業後發展事業之用。他決定進一步累積保單價值。

轉眼間，兩姊妹已大學畢業，取得學士學位。Jenny希望留在英國創業，而Kelly依然期望往澳洲深造廚藝。Alex為支持女兒圓夢，特意於她們生日前贈送保單作為禮物。此外，Alex見英鎊大幅升值，計劃以較有利匯率將保單B1轉換為港幣保單，為日後回港退休作好準備。於是在第21個保單年度中期，他同時行使保單分拆選項²及貨幣轉換選項¹，將保單B1分拆成兩份新保單（保單C1及C2），務求達致：



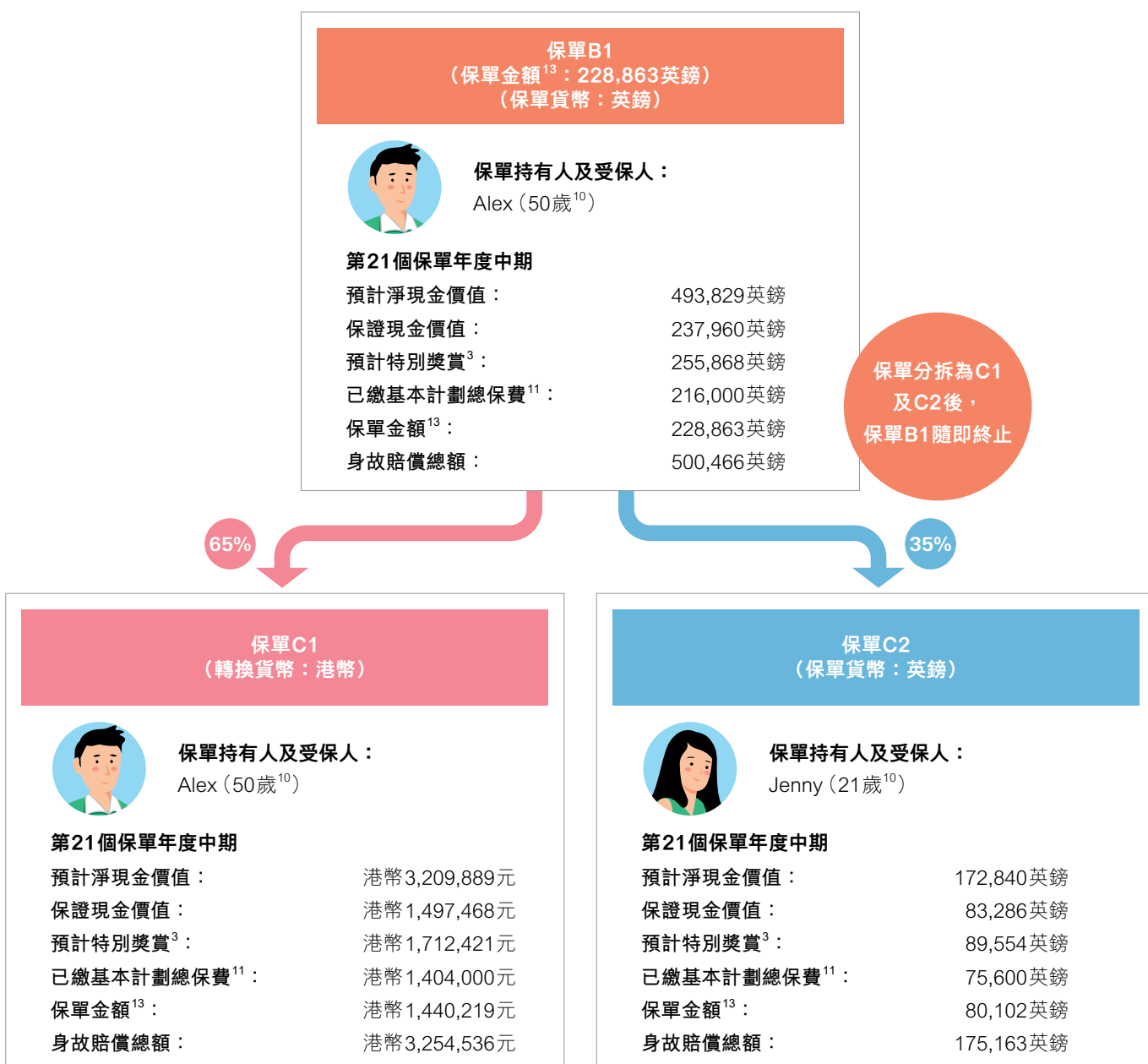
為Jenny準備創業
啟動資金



累積財富，與太太
迎接退休生活



捕捉有利的匯價走勢



示例1：兼顧舉家移居外地及子女教育所需

為支持Kelly於澳洲修讀廚藝課程，Alex更改受保人¹⁴及轉移保單擁有權，令Kelly同時成為保單B2的受保人及保單持有人：



情境1及2的備註：

- 行使貨幣轉換選項¹及保單分拆選項²，毋須另繳費用或經市值調整。
- 預計淨現金價值及已繳基本計劃總保費¹¹是根據以下假設匯率計算：美金兌英鎊 = 1:1.25；美金兌澳元 = 1:0.65；英鎊兌港幣 = 1:10。有關假設匯率只供參考，實際應用的匯率將按照行使貨幣轉換選項¹生效當日的匯率；而當日匯率將由本公司以絕對酌情權不時釐定。淨現金價值、已繳基本計劃總保費¹¹及保單價值管理收益結餘⁶(如有)將按行使貨幣轉換選項¹生效當日的匯率，以捨入調整下轉換為轉換貨幣，並不會受市值調整所影響。
- 本公司根據基本計劃於轉換貨幣下的現行利益表，將保單金額¹³、保證現金價值及特別獎賞³(如有)轉換為轉換貨幣，並均作捨入調整。
- 實際保證現金價值、特別獎賞³(如有)及身故賠償可能比行使貨幣轉換選項¹前的金額較高或較低。您可要求索取建議書並根據所示的未來保單價值，衡量本計劃及行使貨幣轉換選項¹後的未來保單價值是否符合您的需要。
- 對於行使貨幣轉換選項¹或保單分拆選項²的任何申請個案，本公司有絕對權利及酌情權接受或拒絕有關申請。有關貨幣轉換選項¹或保單分拆選項²詳情，請參閱「計劃摘要」部分及保單條款。
- 每份分拆保單的保單金額¹³並不能低於本公司不時釐訂的最低保單金額¹³限額要求，及不允許於保單年內增加保單金額¹³，以行使保單分拆選項²。
- 本保單於(a)申請貨幣轉換選項¹或保單分拆選項²時，及(b)於貨幣轉換或保單分拆前，均未經任何權益轉讓。
- 保單B1及B2的保單年期、保單日期及保單年度，均與保單A相同。
- 保單C1及C2的保單年期、保單日期及保單年度，均與保單B1相同。

示例2：令財富世代傳承



Patrick，39歲¹⁰建築師，與太太Jean育有9歲¹⁰兒子Jacky。Patrick希望有一份人壽保單，既可提供長線財富增值潛力，亦可靈活傳承財富，保障家人的未來生活。於是，他選擇投保「滙圖」。

| | | | |
|-----------|----------|-------------------------|-----------|
| 保單持有人及受保人 | Patrick | 保費供款年期 | 3年 |
| 每年保費 | 50,000美元 | 已繳基本計劃總保費 ¹¹ | 150,000美元 |

持有「滙圖」保單，可無限次更改受保人¹⁴：

| | 第1代 | 第2代 | 第3代 | 第4代 | |
|---------|------------------------------|------------------------------|----------------------------|-----------------------------|------------------------------|
| 保單持有人 | Patrick (39歲 ¹⁰) | Patrick (43歲 ¹⁰) | Jacky (39歲 ¹⁰) | Jessie (40歲 ¹⁰) | Stephen (45歲 ¹⁰) |
| 受保人 | Patrick | Jacky (13歲 ¹⁰) | Jacky | Jessie | Stephen |
| 保單年度 | 保單簽發 (第1個保單年度開始) | 第4個保單年度完結時 | 第30個保單年度完結時 | 第60個保單年度完結時 | 第90個保單年度完結時 |
| 預計淨現金價值 | | | 617,999美元 | 3,327,191美元 | 18,159,032美元 |
| 預計總回報 | | | 4.12 倍 | 22.18 倍 | 121.05 倍 |

Patrick於39歲¹⁰時投保本計劃，並於3年後繳清所有保費。保單簽發時，兒子Jacky只有9歲¹⁰。

第4個保單年度完結時，Patrick希望將有關保障傳贈兒子Jacky，因此決定更改受保人¹⁴，令Jacky成為保單受保人。

當保單轉為兒童保單，Patrick指定太太Jean為第二保單持有人；萬一自己離世，可由Jean管理保單。

Patrick年屆69歲¹⁰時，將保單權益轉讓予Jacky，令他同時成為保單持有人及受保人。此時，Jacky已有10歲¹⁰女兒Jessie。

30年後，Jacky年屆69歲¹⁰，決定將保單傳贈40歲¹⁰女兒Jessie，令她成為新受保人及保單持有人。Jessie已有15歲¹⁰兒子Stephen。

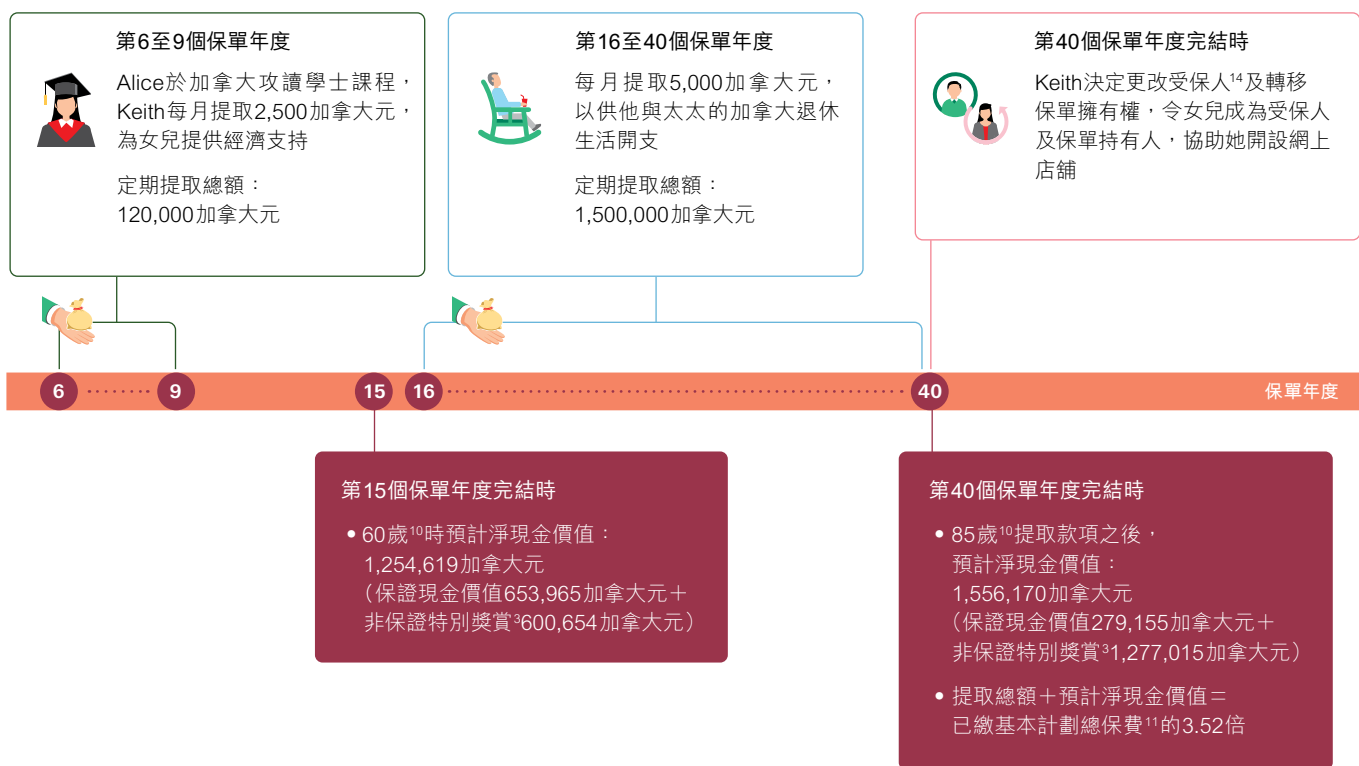
Jessie 70歲¹⁰時，將保單傳贈Stephen，保單價值仍持續累積。

示例3：籌劃退休儲備



Keith 45歲¹⁰，家有太太Carol及12歲¹⁰女兒Alice。他計劃於60歲¹⁰時與Carol往加拿大退休，現正尋求合適的加拿大元保單，務求減低將來承受的匯率波動風險。同時，他希望累積儲備以支持退休生活開支及女兒於加拿大升學的費用。Keith決定投保滙豐多元貨幣保險計劃，以自己為保單持有人及受保人。

| | | | |
|-----------|-------------|-------------------------|-------------|
| 保單持有人及受保人 | Keith | 保費供款年期 | 3年 |
| 每年保費 | 300,000加拿大元 | 已繳基本計劃總保費 ¹¹ | 900,000加拿大元 |



靈活降低風險 保障退休儲備

Keith可行使保單價值管理權益^{4,5}，鎖定保單部分淨現金價值，並調撥至保單價值管理收益結餘⁶，保障免受市場波動影響。

保單價值管理收益結餘⁶將按本公司具絕對酌情權不時釐定的息率積存生息。

示例

以上所有示例備註：

- 以上所有示例均為假設，並非保證，僅供說明之用。
- 以上所有示例均為獨立事件，並無任何關連。
- 於示例1、2的保單期內，並無部分退保¹⁷。
- 於示例1、2及3的整段保單期間，假設特別獎賞³分配及投資回報維持不變。
- 於保費繳付期內，所有保費均於到期前全數繳付。
- 有關示例的保單生效期間，並無借取保單貸款，亦未經任何權益轉讓。
- 實際情況中，適用於更改受保人¹⁴的核保條件各有不同，須按每宗個案情況而個別評估。
- 以上顯示的數字及圖表均以上述假設為基礎，並經整數調整。
- 所顯示的過往、現時、預計及/或潛在利益及/或回報（例如獎賞、利息）均為非保證，並僅供說明之用。未來實際利益及/或回報金額可能比現時所示利益及/或回報較高或較低。有關示例只供說明之用，並不代表實際派發金額及實際情況。有關詳情及所示數字，請參閱您的保險建議書所顯示的數字。有關詳細條款及細則，請參閱保單條款。
- 您亦應留意通貨膨脹隨時間帶來的影響，可能顯著降低累積金額的消費力。根據香港政府統計處公佈的數據，綜合消費物價指數由1993年6月的55.9升至2023年6月的105.2，30年間上升88%。
- 以上示例只涵蓋過往30年消費物價，僅供參考之用。

計劃摘要

保費供款年期/投保年齡¹⁰

| 保費供款年期 | 投保年齡 |
|---------|-------------------------|
| 躉繳保費/3年 | 出生15日後至75歲 ¹ |
| 5年 | 出生15日後至70歲 ¹ |

保單貨幣

美元 / 人民幣 / 港幣 / 英鎊 / 加拿大元 / 澳元 / 歐羅 / 新加坡元 / 澳門幣*

保單年期

至99歲¹⁰

繳付保費方法

躉繳保費、按月或按年透過以下方式繳付：

- 銀行戶口轉賬；或
- 支票/本票/匯票（只適用於繳付首次保費，不適用於繳付往後保費）；或
- 信用卡（不適用於躉繳保費）。

註：如果您選擇按月繳付有關保單年度的保費，於該保單年度內須繳付的保費總額將會比選擇按年繳付的為高。

最低保費金額

每份保單按不同保費繳付期及保費繳付方式之最低所需保費：

| 保費供款年期 | 保費繳付方式 | | | |
|--------|-------------|--------------|-----------|------------|
| | 年繳保費 | | 月繳保費 | |
| 躉繳保費 | 50,000美元 | 70,000澳元 | — | |
| | 人民幣330,000元 | 45,000歐羅 | | |
| | 港幣400,000元 | 65,000新加坡元 | | |
| | 40,000英鎊 | 澳門幣*400,000元 | | |
| | 65,000加拿大元 | | | |
| 3年 | 16,667美元 | 23,334澳元 | 1,459美元 | 2,042澳元 |
| | 人民幣109,999元 | 15,000歐羅 | 人民幣9,625元 | 1,313歐羅 |
| | 港幣133,332元 | 21,667新加坡元 | 港幣11,667元 | 1,896新加坡元 |
| | 13,334英鎊 | 澳門幣*133,332 | 1,168英鎊 | 澳門幣*11,667 |
| | 21,667加拿大元 | | 1,896加拿大元 | |
| 5年 | 10,000美元 | 14,000澳元 | 875美元 | 1,225澳元 |
| | 人民幣66,000元 | 9,000歐羅 | 人民幣5,775元 | 788歐羅 |
| | 港幣80,000元 | 13,000新加坡元 | 港幣7,000元 | 1,138新加坡元 |
| | 8,000英鎊 | 澳門幣*80,000元 | 700英鎊 | 澳門幣*7,000元 |
| | 13,000加拿大元 | | 1,138加拿大元 | |

備註：由於需要將金額調整為整數，上列保費總額可能與保單應繳保費總額稍有出入。本說明中的其他數值均經捨入調整。

* 澳門幣僅適用於澳門簽發的保單，實際供應視乎本公司決定。

計劃摘要

保證現金價值—

在保單期內您的保單現金價值

保證現金價值指在保單期內，您的保單隨時間積存的現金價值。此現金價值按當時適用的保單金額¹³計算。

行使保單分拆選項²後，部分保證現金價值亦將分配予分拆保單。

行使貨幣轉換選項¹後，保證現金價值將根據基本計劃於轉換貨幣下的現行利益表轉換為轉換貨幣。換算後的保證現金價值可能高於或低於行使貨幣轉換選項¹之前的原有金額。

淨現金價值

相等於在任何時候的保證現金價值加上特別獎賞³（如有），並扣除任何債項¹²之後的金額。

行使保單分拆選項²後，保單持有人在保單分拆申請中指定的一部分淨現金價值亦將分配予分拆保單。

行使貨幣轉換選項¹後，淨現金價值將不經任何市值調整，並將根據本公司全權酌情決定的現行匯率轉換為轉換貨幣。

特別獎賞³

特別獎賞³（如有）並非保證，將由本公司擁有絕對酌情權下宣派。任何特別獎賞³金額將在宣派時由本公司決定。

本公司將在您全數或部分退保¹⁷、終止保單、本保單期滿或失效或受保人身故時，向您宣派特別獎賞³（如有）。在行使保單價值管理權益^{4,5}後，部分的保證現金價值及特別獎賞³（如有）將調撥至保單價值管理收益結餘⁶以累積生息。

行使保單分拆選項²後，部分特別獎賞³（如有）亦將分配予分拆保單。

行使貨幣轉換選項¹後，特別獎賞³（如有）將根據基本計劃於轉換貨幣下的現行利益表轉換為轉換貨幣。換算後的特別獎賞³金額可能高於或低於行使貨幣轉換選項¹之前的原有金額。

本公司將在有關年結通知書上、當行使保單分拆選項²或行使貨幣轉換選項¹後，向您更新每個保單周年日的特別獎賞³金額（如有）。保單年結通知書上所顯示的特別獎賞³（如有）金額可能比早前發出的保單年結通知書上所顯示的金額較高或較低。於特定情況下，非保證利益可能為零。有關主要風險因素詳情，請參閱「主要風險—非保證利益」部分。

退保利益

保證現金價值加上：

- 特別獎賞³（如有）；及
- 保單價值管理收益結餘⁶（如有）；
- 減去任何債項¹²（如有）。

計劃摘要

部分退保¹⁷

您可要求調減本保單之保單金額¹³從而部分退保¹⁷。

若申請部分退保¹⁷，您必須以本公司指定的表格提交書面要求。如有關要求獲本公司批准，調減保單金額¹³部分中應佔的淨現金價值（如有）將退回予保單持有人。

在調減保單金額¹³後，本保單的已繳基本計劃總保費¹¹將按比例調整及減少。在計算保證現金價值、特別獎賞³（如有）及身故賠償時，亦會根據本保單的條款而相應調整。保單批註及經修訂的保單附表將在調減保單金額¹³生效時簽發予保單持有人。

退保

您可隨時以本公司指定的表格提交書面申請，要求退回相當於本公司處理有關指示當日之現金價值總和（受保單之條款及本公司之要求約束）。保單全數退保後，本公司將獲全面解除對本保單的責任。

定期提取選項⁷

由第三個保單周年日開始，或於保費繳付期完結並已繳清所有保費後（以較遲者為準），如本保單並無任何債項¹²，您可申請每年或每月於保單定期提取款項。

若申請行使本權益，您須透過填寫本公司指定的表格，提交書面要求。

如有關要求獲本公司核准，本公司將於淨現金價值扣除有關提取金額，並付予保單持有人。保單金額¹³、已繳基本計劃總保費¹¹、保證現金價值、特別獎賞³（如有）及身故賠償將根據本保單條款而相應調整，計算方式與部分退保¹⁷相同。

保單價值管理權益^{4,5}

在本保單已生效20個保單年度或以上後，若沒有未償還的債項¹²，而所有到期保費亦已繳付，您將可申請行使此項權益以鎖定本保單中的部分淨現金價值。您選擇鎖定的金額在行使保單價值管理權益^{4,5}後是保證的，並會被調撥至保單價值管理收益結餘⁶，以本公司不時釐定的息率累積生息。若申請行使此項權益，您必須以本公司指定的表格提交書面指示。

行使此項權益須受下列兩項最低限額要求所限制，而有關的限額均由本公司不時釐定及調整，毋須事先通知保單持有人：

- (i) 每次調撥的淨現金價值；及
- (ii) 此項權益行使後剩餘的保單金額¹³。

在行使此項權益後，本保單的保單金額¹³及已繳基本計劃總保費¹¹將按比例調整及減少，在計算保證現金價值、特別獎賞³（如有）及身故賠償時，亦會相應調整。如有關行使保單價值管理權益^{4,5}的要求獲本公司批准，保單批註及經修訂的保單附表將會簽發予保單持有人。此項權益一經行使，將不可取消、終止或逆轉。

計劃摘要

保單價值管理收益結餘⁶

指行使保單價值管理權益^{4,5}調撥入本保單下，按本公司具絕對酌情權不時釐定的息率積存生息，並減去任何已提取之金額的累積金額。在保單期滿前，保單持有人可隨時以書面填妥並提交本公司指定的表格，以提取本保單下的保單價值管理收益結餘⁶(如有)。

於行使保單分拆選項²後，部分保單價值管理收益結餘⁶(如有)將分配至有關分拆保單。

當行使貨幣轉換選項¹時，保單價值管理收益結餘⁶(如有)將根據本公司決定的現行匯率轉換為轉換貨幣。

現金價值總和

相等於淨現金價值加上保單價值管理收益結餘⁶(如有)的金額。

身故賠償

於受保人身故當日，選取以下較高金額：(i) 已繳基本計劃總保費¹¹加上2,500美元 / 人民幣16,500元 / 港幣20,000元 / 2,000英鎊 / 3,250加拿大元 / 3,500澳元 / 2,250歐羅 / 3,250新加坡元 / 澳門幣*20,000元或(ii) 保證現金價值加上：

- 特別獎賞³(如有)；及
- 保單價值管理收益結餘⁶(如有)；
- 減去任何債項¹²(如有)。

身故賠償支付選項

您可在投保時或在保單簽發後，選擇身故賠償支付選項。基於保單之條款，受益人將以下列其中一種方式收取身故賠償：

- 一筆過全數支付；或
- 分期付款形式(只適用於沒有任何權益轉讓的保單)。

將根據所揀選的年期，分期按年發放：

- 10、20或30年。分期付款將按照您所選擇的年期每年支付予受益人。剩餘的保障金額將留於本公司中，並以本公司不時釐定的息率累積，直到將所有保障金額支付予受益人為止。
- 任何時候，受益人無權更改保單持有人所設定的身故賠償支付選項。
- 如果受益人在分期領取身故賠償時身故，則身故賠償的剩餘金額(或者，若受益人超過一個，該部分應歸於該身故受益人的身故賠償剩餘金額)將於受益人身故時一次性支付予已故受益人的遺產。
- 保單持有人只能為所有受益人選擇一項身故賠償安排選項，並不可在受保人身故後更改。

如保單持有人未有根據保單指定受益人，將不可選擇分期支付身故賠償。

* 澳門幣僅適用於澳門簽發的保單，實際供應視乎本公司決定。

計劃摘要

| | |
|---------------------------|--|
| 期滿利益 | <p>當受保人年滿99歲¹⁰時，將獲派付保證現金價值加上特別獎賞³(如有)，再加上</p> <ul style="list-style-type: none"> • 保單價值管理收益結餘⁶(如有)； • 減去任何債項¹²(如有) |
| 更改受保人¹⁴ | <p>於第1個保單年度後，或保費繳付期完結後且此保單已全數繳付所有保費(以較遲者為準)，您可無限次更改保單受保人¹⁴。申請更改受保人¹⁴須提供可保證明，並由本公司根據受保人投保條件而批核。</p> <p>由更改生效日起，保單金額¹³、保費、保證現金價值、身故賠償、特別獎賞³(如有)及債項¹²均維持不變。</p> <p>保單期滿日將重設至新受保人99歲¹⁰。新訂不可異議條款亦將同時適用。</p> |
| 第二保單持有人 | <p>在保單條款約束下，保單持有人可根據保單條款於任何時候為兒童保單指定一名第二保單持有人。此選項只適用於沒有任何權益轉讓的保單。</p> <p>如第二保單持有人成為新保單持有人，第二保單持有人須按指定條件及受保單條款約束下，履行保單持有人的所有責任，並可行使保單持有人的所有權利。</p> <p>有關詳細條款、細則及不保事項，請參閱第二保單持有人的保單條款。</p> |
| 保單分拆選項² | <p>由第3個保單周年日起，或保費繳付期完結後且此保單已全數繳付所有保費(以較遲者為準)，只要您的保單沒有任何權益轉讓，亦無任何保單貸款及累積利息，您可透過保單分拆選項²，申請將您的保單分拆，每次最多分拆為3份本計劃的分拆保單，並須經本公司批核。分拆保單的保單金額¹³不可低於所需的最低保單金額¹³，另外亦不可透過在本保單的保單年內增加保單金額¹³，藉以行使保單分拆選項²。</p> <p>本公司批核之後，您的保單將被終止，而截至當時已繳付的所有基本計劃總保費¹¹及保單現金價值總和，包括保證現金價值、特別獎賞³(如有)及保單價值管理收益結餘⁶(如有)，將根據保單持有人要求的分拆保單金額¹³比例，分配至有關分拆保單。分拆保單的保單年期、保單日期、簽發日期及保單年度均與原有保單相同。此外，如有關申請獲本公司核准，保單批註及經修訂的保單附表將簽發予保單持有人。此項權益一經行使，將不能取消、終止或逆轉。</p> <p>各份分拆保單的保單持有人亦可申請行使保單分拆選項²，將分拆保單進一步分拆，每次申請最多可分拆成另外3份分拆保單。每份分拆保單的保單金額¹³不可少於最低保單金額¹³要求(由本公司不時釐定)。</p> <p>基於保單之條款，任何有關申請將由本公司按每宗個案而審視。</p> <p>有關保單分拆選項²詳情，請參閱保單條款。</p> |

計劃摘要

貨幣轉換選項¹

由第3個保單周年日起，或保費繳付期完結後且此保單已全數繳付所有保費（以較遲者為準），只要您的保單沒有任何權益轉讓，也沒有任何保單貸款和累積利息，您可申請將您整份保單的保單貨幣轉換為本公司提供的其他保單貨幣。您可於每個保單年度將本保單的保單貨幣轉換最多3次，並須經本公司批核。

本公司批核有關申請後，將根據行使貨幣轉換選項¹生效當日的現行匯率，將淨現金價值（未經市值調整）、已繳基本計劃總保費¹¹及保單價值管理收益結餘⁶（如有）轉換為轉換貨幣。本公司以絕對酌情權釐定當時匯率。保單金額¹³會相應調整，及以轉換貨幣計算的保單淨現金價值亦會根據基本計劃在轉換貨幣下的現行利益表，分配於保證現金價值及特別獎賞³（如有）。

行使貨幣轉換選項¹後，以轉換貨幣計算的保證現金價值及特別獎賞³金額（如有）可能比行使貨幣轉換選項¹前的原有金額較高或較低。行使貨幣轉換選項¹後的身故賠償金額亦可能比原有身故賠償金額較高或較低。如有關行使貨幣轉換選項¹的要求獲本公司核准，保單批註及經修訂的保單附表將簽發予保單持有人。此項權益一經行使，將不可取消、終止或逆轉。

對於行使貨幣轉換選項¹的任何申請，本公司將根據申請本選項時可供選擇的保單貨幣實際情況，以及基於本保單條款、適用法律及規例，就每宗個案而審視。

有關貨幣轉換選項¹詳情，請參閱保單條款。

附加保障

（毋須繳付額外保費）

- 失業延繳保費保障¹⁵（不適用於躉繳保費保單）
- 額外意外死亡保障⁹

不能作廢選擇

選擇一：退保

您可隨時以本公司指定的表格提交書面指示提出退保，要求退回於本公司處理相關指示當天的現金價值總和（受保單之條款及本公司之要求約束）。一經全數退保，本公司在本保單的責任將獲全面解除。

選擇二：自動保費貸款

如本保單的任何保費於到期日屆滿時尚未付清，而不能作廢的價值¹⁸高於相關未付清的保費金額，您將被自動視為已申請及獲得保單貸款；該貸款金額將相等於到期日屆滿時尚未付清的保費金額，而您會被視為已使用該保單貸款繳付有關保費。有關貸款將按本公司不時釐定的息率計息。

如欲了解不能作廢選擇的詳情，請參閱保單條款。

本產品冊子所述內容只供參考之用。如需了解更多有關詳情，您於閱讀此文件時，亦應同時參閱有關保險計劃建議書及保單條款。

重要事項

冷靜期

滙豐多元貨幣保險計劃是一份具備儲蓄成分的長期人壽保險計劃，部分保費將用作支付保險及有關費用，包括但不限於開立保單、售後服務及索償之費用。

如您對保單不滿意，您有權透過發出書面通知取消保單及取回所有已繳交的保費及保費徵費，但可能須經過市值調整(適用於躉繳保費保單)(見以下部分關於市值調整之詳情)。如要取消，您必須於「冷靜期」內(即是為緊接人壽保險保單或冷靜期通知書交付予保單持有人或保單持有人的指定代表之日起計的**21個曆日**的期間(以較早者為準))，在該通知書上親筆簽署作實及退回保單(若已收取)，並確保滙豐人壽保險(國際)有限公司設於香港九龍深旺道1號滙豐中心1座18樓的辦事處直接收到該通知書及本保單。

冷靜期結束後，若您在保單年期完結之前取消保單，預計的淨現金價值可能少於您已繳付的保費總額。

躉繳保費保單之市值調整

在冷靜期內，躉繳保費保單會受市值調整所影響。市值調整指於本公司收到取消保單通知時躉繳保費之投資價值低於已付躉繳保費金額的差額(如有)。

自殺條款

若受保人在簽發日期或保單復效日期(以較遲者為準)起計一年內自殺身亡，無論自殺時神志是否清醒，我們須向保單支付的身故賠償，將只限於保單持有人自保單日期起已繳付給我們的保費金額，減去我們支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。

保單貸款

您可申請保單貸款，惟貸款額(包括任何未償還的貸款)不得超過扣除債項¹²後之保證現金價值的90%。有關貸款息率可能不時變動並由本公司通知您。

進行任何部分退保¹⁷或行使保單價值管理權益^{4,5}後，可能會減少本保單的保證現金價值及身故賠償。當保單貸款及應付利息超過保證現金價值時，本保單可能會失效。

請留意本保單的任何債項¹²將從本保單所支付的款項中扣減。本公司對任何債項¹²的申索均優先於保單持有人或受益人或保單受讓人或其他人的任何申索。

重要事項

稅務申報及金融罪行

本公司可不時要求您提供關於您及您保單的相關資料，以履行本公司及其他滙豐集團成員對香港及外地之法律或監管機構及政府或稅務機關負有的某些責任。若您未有向本公司提供其要求之資料或您對滙豐集團成員帶來金融罪行風險，便會導致以下保單條款列出的後果，包括本公司可能：

- 作出所需行動讓本公司或滙豐集團成員符合其責任；
- 未能向您提供新服務或繼續提供所有服務；
- 被要求扣起原本應繳付予您或您的保單的款項或利益，並把該等款項或利益永久支付予稅務機關；及
- 終止您的保單。

如有任何利益或款項被扣起及/或保單被終止，您從保單獲取之款項加上您在保單終止前從保單獲取之款項總額（如有）可能會少於您已繳保費之總額。本公司建議您就稅務責任及有關您保單的稅務狀況尋求獨立專業意見。

保單終止條款

我們有權於以下任何情況之下終止保單：

- 如果您未能在寬限期屆滿前繳付到期保費及您的保單不符合自動保費貸款資格；或
- 保單貸款加應付利息大於保證現金價值；或
- 若本公司合理地認為繼續維持本保單或與您的關係可能會使本公司違反任何法律，或任何權力機關可能對本公司或滙豐集團成員採取行動或提出譴責；或
- 我們有權根據任何附加保障的條款終止本保單。

有關終止條款的詳細條款及細則，請參閱保單條款。

適用法律

規管保單的法律為百慕達法律。然而，如在香港特別行政區提出任何爭議，則香港特別行政區法院的非專屬司法管轄權將適用。

申請資格

根據所選的保費供款年期，本計劃只供任何介乎出生15日後至75歲¹⁰的人士申請。本計劃受本公司就保單持有人及/或受保人之國籍（國家/地區）及/或地址及/或居留國家或地區不時釐定的有關規定限制。

重要事項

保單貨幣

本計劃備有美元、人民幣、港幣、英鎊、加拿大元、澳元、歐羅、新加坡元或澳門幣^{*}保單可供選擇。保費及賠償額可以保單貨幣外的其他貨幣支付。本計劃下不同貨幣的保單各有不同回報，當您選擇保單貨幣時，應一併參閱有關保險建議書及保單條款。

有關主要風險因素詳情，請參閱「主要風險—保單貨幣風險」部分。

漏繳保費

應繳保費有30日的寬限期。倘若您在寬限期完結時未能付款，而不能作廢的價值¹⁸大於未付保費金額，則本公司將授予一筆自動保費貸款，以支付到期保費。有關貸款將按本公司不時釐定的息率計息。當不能作廢的價值¹⁸不足以支付到期保費，將導致本保單失效，保單持有人將會收到第一次未付保費到期日當天的任何淨現金價值。

* 澳門幣僅適用於澳門簽發的保單，實際供應視乎本公司決定。

主要風險

信貸風險及無力償債風險

本產品乃一份由本公司簽發的保單，因此，您受本公司的信貸風險所影響。您支付的保費將成為本公司資產的一部分，您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向本公司追索。

非保證利益

計算特別獎賞³(如有)的分配並非保證，並會由本公司不時釐定。派發特別獎賞³與否以及特別獎賞³的金額多少，取決於本公司就保單資產之投資回報表現以及其他因素，包括但不限於賠償、失效率、開支等及其長期表現之展望。主要風險因素進一步說明如下：

- **投資風險因素**—保單資產的投資表現受息率水平、其前景展望（此將影響利息收入及資產價值）、增長資產的價格波動及其他各種市場風險因素所影響，包括但不限於貨幣風險、信貸息差及違約風險。
- **匯率變動風險及對沖因素**—考慮對沖成本及有可能導致匯率波動的市場因素，外匯對沖可能用於管理貨幣風險。如貨幣風險未完全對沖，匯率變動將影響有關保單回報及保險產品的整體表現。
- **賠償因素**—實際死亡率及發病率並不確定，以致實際的身故賠償或生活保障支付金額可能較預期為高，從而影響產品的整體表現。
- **續保因素**—實際退保率（全數或部分退保）、保單失效率及保單價值管理權益^{4,5}的行使率並不確定，保單組合現時的表現及未來回報因而會受影響。
- **開支因素**—已支出及被分配予此組保單的實際直接（如佣金、核保、開立保單及售後服務的費用）及間接開支（如一般經營成本）可能較預期為高，從而影響產品的整體表現。

從保單價值管理收益結餘⁶（如適用）中賺取的利息是以息率計算的，且本公司可能不時調整該息率。

延誤或漏繳到期的保費之風險

任何延誤或漏繳到期保費或會導致保單失效，您可收回的款額（如有）或會明顯少於您已繳付的保費。

退保之風險

如您在早期全數或部分退保，您可收回的款額或會明顯少於您已繳付的保費。

主要風險

流動性風險

本保單乃為保單持有人持有整個保單年期而設。如您因任何非預期事件而需要流動資金，可以根據保單相關條款申請保單貸款或作全數或部分退保。但這樣可能導致保單失效或保單較原有之保單期提早被終止，而可取回的款項（如有）可能會少於您已繳付的保費。

若您行使保單價值管理權益^{4,5}，保單的現金價值總和（用作計算保單的退保價值和身故賠償之用）在未來某個時間，可能會較您不行使此權益的情況較高或較低。

通脹風險

由於通貨膨脹的緣故，將來的生活費很可能較今天的為高。因此，即使本公司履行其所有合約義務，您或您所指定的受益人將來從本保單收到的實質金額可能較低。

保單貨幣風險

您須承受匯率風險。如保險計劃的貨幣單位並非本地貨幣，或如您選擇以保單貨幣以外的其他貨幣支付保費或收取賠償額，您實際支付或收取的款額，將因應本公司不時釐定的保單貨幣兌本地/繳付保費貨幣的匯率而改變。匯率之波動會對款額構成影響，包括但不限於繳付保費、保費徵費及支付的賠償額。

人民幣貨幣風險

人民幣現時並非自由兌換的貨幣，其兌換可能受制於若干政策、監管要求及/或限制（有關政策、監管要求或限制將不時更改而毋須另行通知）。

有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。實際的兌換安排須根據當時的政策、監管要求及/或限制而定。

貨幣轉換選項¹風險

行使貨幣轉換選項¹後，您須承受有關風險：保證現金價值、特別獎賞³（如有）、身故賠償金額及預期回報可能比行使貨幣轉換選項¹前較高或較低，而保證回本期及總回本期亦可能比行使貨幣轉換選項¹前較短或較長。轉換貨幣後，保單價值可能與保單繕發時所示金額有顯著差異。

在行使貨幣轉換選項¹前，您應根據本公司所示的未來保單價值，考慮行使有關選項¹是否符合您的需要。可供轉換的保單貨幣將受申請貨幣轉換選項¹時的適用法律及規例約束。

您不應只因貨幣轉換選項¹而投保本計劃，如有任何疑慮，請向您的滙豐分行職員查詢，了解本保單對您的影響，藉此作出有根據的決定。

有關分紅保單

我們發出的分紅人壽保單提供保證及非保證利益。保證利益可包括身故賠償、保證現金價值及其他利益，視乎您所選擇的保險計劃而定。非保證利益由保單紅利組成，讓保單持有人分享人壽保險業務的財務表現。

滙豐多元貨幣保險計劃的保單紅利(如有)，將以以下方式派發：

特別獎賞³指於保單提早終止(因行使保單分拆選項²而導致保單終止的情況除外)，例如因身故、退保、行使保單價值管理權益^{4,5}或保單期滿時宣派。

特別獎賞³的金額視乎宣派前整段保單期的表現，以及當時的市場情況而不時改變，實際金額於派發時才能確定。

有關詳情，請參閱本產品冊子「計劃摘要」部分。

特別獎賞³會受哪些因素影響

特別獎賞³(如有)並非保證，特別獎賞³的金額多少及是否派發，決定因素包括但不限於：

- 保單資產及貨幣對沖工具(如有)的投資回報表現；
- 賠償、失效率及營運開支；及
- 對投資的長期表現預期以及上述其他因素。

若長遠表現優於預期，特別獎賞³金額將會增加；若表現較預期低，則特別獎賞³金額將會減少。

有關主要風險因素的詳情，請參閱本小冊子內「主要風險—非保證利益」部分。

分紅保單有甚麼主要的優勢？

分紅保單相對其他形式保單的主要特點：您除了可獲保證利益外，亦可於投資表現優於支持保證利益所需的表現時，獲取額外的特別獎賞³。表現越佳，特別獎賞³越多；反之，表現越差，特別獎賞³亦會減少。

保單紅利的理念

建立共同承擔風險的機制

我們對您的分紅保單表現有明確利益，因為我們的分紅業務運作遵從您我共同承擔風險的原則，以合理地平衡我們的利益。我們會就派發給您的特別獎賞³水平定期檢討。過往的實際表現及管理層對未來長期表現的預期，將與預期水平比較作出評估。倘若出現差異，我們將考慮透過調整特別獎賞³分配，與您分享或分擔盈虧。

公平對待各組保單持有人

為確保保單持有人之間的公平，我們將慎重考慮不同保單組別(例如產品、產品更替、貨幣及繕發年期)的經驗(包括投資表現)，務求每組保單將獲得最能反映其保單表現的公平回報。為平衡您與我們之間的利益，我們已成立一個由專業團隊組成的專責委員會，負責就分紅保單的管理及和特別獎賞³的釐定提供獨立意見。

有關分紅保單

長遠穩定的回報

在考慮調整特別獎賞³分配的時候，我們會致力採取平穩策略，以維持較穩定的回報，即代表我們只會因應一段期間內實際與預期表現出現顯著差幅，或管理層對長遠表現的預期有重大的改變，才會作出調整。

我們也可能在一段時間內減低平穩策略的幅度，甚至完全停止採取穩定資產價值變化的平穩策略。我們將會為保障其餘保單持有人的利益而採取上述行動。例如，當採取平穩策略時的獎賞金額較不採取平穩策略時的獎賞金額為高時，我們可能會減低該策略的幅度。

投資政策及策略

我們採取的資產策略為：

- (i) 有助確保我們可兌現向您承諾的保證利益；
- (ii) 透過特別獎賞³提供具競爭力的長遠回報；及
- (iii) 維持可接受的風險水平。

「滙圖」美元保單：

分紅保單的資產由固定收益及增長資產組成。固定收益資產（主要為美元）包括由具有良好信貸質素（平均評級為A級或以上）及長遠發展前景的企業機構發行之固定收益資產。我們亦會利用增長資產，包括股票類投資及另類投資工具如房地產、私募股權或對沖基金，以及結構性產品包括衍生工具，以提供更反映長遠經濟增長的回報。

我們將投資組合適當地分散投資在不同類型的資產，並投資在不同地域市場（主要是亞洲、美國及歐洲）、貨幣（主要是美元）及行業。這些資產按照我們可接受的風險水平，慎重地進行管理及監察。

「滙圖」非美元保單：

分紅保單的資產由固定收益及增長資產組成。固定收益資產（主要為美元）包括由具有良好信貸質素（平均評級為A級或以上）及長遠發展前景的企業機構發行之固定收益資產。我們亦會利用增長資產，包括股票類投資及另類投資工具如房地產、私募股權或對沖基金，以及結構性產品包括衍生工具，以提供更反映長遠經濟增長的回報。

固定收益資產及增長型資產可能分散投資於不同貨幣（主要為美元），藉此分散風險。假如相關資產的結算貨幣與保單貨幣不同，我們可能以外匯對沖減低匯率波動的影響。

我們將投資組合適當分散投資在不同類型資產，並投資在不同地域市場（主要是亞洲、美國及歐洲）、貨幣及行業。有關資產按照我們可接受的風險水平，受到謹慎管理及監察。

有關分紅保單

目標資產分配

| 資產種類 | 長線目標分配比例% |
|--------------------------|-----------|
| 固定收益資產（政府債券、企業債券及另類信貸投資） | 30% - 50% |
| 增長資產 | 50% - 70% |

註：實際的分配比例可能會因市場波動而與上述範圍有些微偏差。

在決定實際分配時，我們並會考慮（包括但不限於）下列各項因素：

- 當時的市場情況及對未來市況的預期；
- 保單的保證與非保證利益；
- 保單的可接受的風險水平；
- 在一段期間內，經通脹調整的預期經濟增長；及
- 保單的資產投資表現。

在遵守我們的投資政策前提下，實際資產配置可能不時偏離上述長期目標分配比例。假如相關資產的結算貨幣與保單貨幣不同，我們可能以外匯對沖減低匯率波動的影響。

就已行使保單價值管理權益^{4,5}的保單，組成其保單價值管理收益結餘⁶的資產將會100%投資於固定收益資產中。

積存息率

您可選擇行使保單價值管理權益^{4,5}，以調撥部分淨現金價值至保單價值管理收益結餘⁶（如有）以累積生息（如有）。

積存利息的息率並非保證，我們會參考下列因素作定期檢討：

- 投資組合內固定收入資產的孳息率；
- 當時的市況；
- 對固定收入資產孳息率的展望；
- 與外匯對沖相關的成本（如適用）；
- 與此積存息率服務相關的成本；及
- 保單持有人選擇將該金額積存的時間及可能性。

我們可能會不時檢討及調整用以釐定特別獎賞³（如有）及積存息率的政策。

欲了解更多最新資料，請瀏覽本公司網站<https://www.hsbc.com.hk/zh-hk/insurance/info/>。

此網站亦提供了背景資料以助您了解我們以往的紅利派發紀錄作為參考。我們業務的過往表現或現時表現未必是未來表現的指標。

註

1. 透過行使貨幣轉換選項，您可將保單貨幣轉換為申請貨幣轉換選項時本公司提供的不同貨幣。

有關基本計劃的保單價值將根據「計劃摘要」部分及保單條款列明的詳細條款及細則，轉換為轉換貨幣。所有基本計劃附加保障亦將以轉換貨幣計值。

本公司有絕對權利及酌情權以批核有關行使貨幣轉換選項的申請，及實施本公司認為對批核該申請適當的規則或限制。

2. 每份保單最多可分拆為3份新的分拆保單，並獲分配新的保單號碼。各份分拆保單的保單持有人可申請行使保單分拆選項，將分拆保單進一步分拆至另外最多3份分拆保單。

每份分拆保單的保單金額¹³不可少於本公司不時釐定的最低限額要求。此外，本保單於分拆保單前須無任何債項¹²，亦未有轉讓權益。

保單分拆申請一經批核，您的保單將會終止。分拆保單的保單年期、保單日期、簽發日期及保單年度與原有保單相同。除非在此或保單條款另有註明，否則原有保單的一切保障項目、條款及細則均適用於分拆保單。基本計劃的附加保障項目將與原有保單中分離，並附加至分拆保單。

原有保單持有人可於行使保單分拆選項時，為分拆保單指定全新保單持有人及受保人，以及行使貨幣轉換選項¹。更改受保人¹⁴須提供可保證明，並由本公司按受保人的投保條件批核。行使貨幣轉換選項¹須視乎申請有關選項時可供選擇的保單貨幣實際情況，以及受本保單條款、適用法律及規例所約束。

3. 特別獎賞的金額並非保證，並按本公司的酌情權宣派。

4. 您可申請行使保單價值管理權益以將截至處理該申請當日之部分淨現金價值調撥至保單價值管理收益結餘⁶，前提是：

- 本保單已生效20個保單年度或以上；
- 所有保費均已在到期時全數繳付；及
- 本保單下沒有任何債項¹²。

5. 行使保單價值管理權益須受兩項最低限額要求所限制，包括：(i) 每次調撥的淨現金價值及(ii) 該權益行使後之保單金額¹³。本公司會不時釐定上述的最低限額要求，而不會提前通知保單持有人。

6. 保單價值管理收益結餘是指行使保單價值管理權益^{4,5}調撥入本保單下，按本公司具絕對酌情權不時釐定的息率積存生息，並減去任何已提取之金額的累積金額。

7. 行使定期提取選項時，須受最低提取金額限制，並且本保單未有任何債項¹²。若提取令本保單的保單金額¹³未能達到最低保單金額¹³要求，提取將不被批准。本公司會不時釐定上述的最低限額要求而不會提前通知保單持有人。定期提取的實際金額及可供定期提取的月數或年數，取決於本保單宣派的淨現金價值的實際金額。

8. 若受保人在簽發日期或保單復效日期（以較遲者為準）起計一年內自殺身亡，無論自殺時神志是否清醒，我們須向保單支付的身故賠償，將只限於保單持有人自保單日期起已繳付給我們的保費金額，減去我們支付的任何金額。有關詳細條款及細則，請參閱基本計劃之保單條款。

9. 額外意外死亡保障將於受保人年屆80歲¹⁰，或支付額外意外死亡保障賠償後，或本保單終止時（以較早者為準）終止（當本保單因行使保單分拆選項²而終止，本保單的額外意外死亡保障亦將終止，而分拆保單的額外意外死亡保障將按相同條款及細則重新訂立），每位受保人的最高保障金額為3,000,000美元或其等值（適用於我們繕發的所有額外意外死亡保障）。當我們支付賠償後，保單將隨即終止。有關詳細條款及細則以及不保事項，請參閱附加保障的保單條款。

註

10. 年齡指受保人或保單持有人(視乎適用情況而定)於下一次生日的年齡。
11. 已繳基本計劃總保費是指截至受保人身故之日基本計劃所有到期的保費總額(無論是否已實際繳付)。有關詳細條款及細則,請參閱保單條款。
12. 債項指所有未償還的保單貸款,或按照本保單借取的自動保費貸款,加上該等貸款的任何累計利息及任何未付之保費或款項。
13. 保單金額用於釐定本保單須繳付的保費、本保單基本計劃可收取的保證現金價值及特別獎賞³,保單金額並不代表身故賠償金額或您的保單現金價值。
14. 於第1個保單年度後,或於保費繳付期完結後且本保單已全數繳付所有保費(以較遲者為準),每位保單持有人均可無限次更改保單受保人。更改受保人須提供可保證明,並由本公司按受保人的投保條件而批核。對於任何相關的申請,本公司將按每宗個案情況而審視,並根據不同因素(包括但不限於潛在賠償風險、更改保單年期及當前經濟展望等)而酌情決定。
15. 失業延繳保費保障適用於年齡¹⁰介乎19歲至64歲並持有香港身份證的保單持有人。保障將於保單持有人年屆65歲¹⁰或已繳清所有到期保費或保單終止時(以較早者為準)終止。該保障並不適用於躉繳保費保單。有關詳細條款及細則以及不保事項,請參閱附加保障之保單條款。
16. 批核中「保證核保」或「簡易核保」申請及已生效保單的全期總保費金額上限(以每位受保人計)根據受保人的年齡¹⁰而有所不同。有關金額包括本計劃及本公司指定人壽保險計劃。有關核保要求(即可能與醫療核保或滙豐保險的準則有關),請向滙豐分行職員查詢。本公司保留權利根據受保人及/或保單持有人投保時提供的資料而決定是否接受有關投保申請。
17. 保單部分退保後,本公司可酌情宣派調減保單金額¹³部分中應佔的特別獎賞³(如有),有關金額(如有)將成為部分退保付款的相應部分,付予保單持有人,並須受適用的要求所限制。有關調減保單金額¹³的詳細條款及細則,請參閱保單條款。
18. 不能作廢的價值指在相關未付保費到期日之前一日所計算的保證現金價值扣除任何債項¹²後的金額。

更多資料

策劃未來的理財方案,是人生的重要一步。我們樂意助您評估目前及未來的需要,讓您進一步了解滙豐多元貨幣保險計劃如何助您實現個人目標。

歡迎蒞臨滙豐分行,安排理財計劃評估。

瀏覽 www.hsbc.com.hk/insurance

親臨 任何一間滙豐分行

滙豐多元貨幣保險計劃

滙豐人壽保險（國際）有限公司

HSBC Life (International) Limited 滙豐人壽保險（國際）有限公司（「本公司」或「我們」）是於百慕達註冊成立之有限公司。本公司為滙豐集團旗下從事承保業務的附屬公司之一。

香港特別行政區辦事處

香港九龍深旺道1號滙豐中心1座18樓

本公司獲保險業監管局（保監局）授權及受其監管，於香港特別行政區經營長期保險業務。

香港上海滙豐銀行有限公司（「滙豐」）乃根據保險業條例（香港法例第41章）註冊為本公司於香港特別行政區分銷人壽保險之保險代理機構。滙豐多元貨幣保險計劃為本公司之產品而非滙豐之產品，由本公司所承保並只擬在香港特別行政區透過滙豐銷售。

對於滙豐與您之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），滙豐須與您進行金融糾紛調解計劃程序；此外，有關涉及您上述保單條款及細則的任何糾紛，將直接由本公司與您共同解決。

本公司對本產品冊子所刊載資料的準確性承擔全部責任，並確認在作出一切合理查詢後，盡其所知所信，本產品冊子並無遺漏其他事實而足以令其任何陳述具誤導成分。本產品冊子所載資料只屬摘要。有關詳細條款及細則，請參閱您的保單。

2023年12月

滙豐人壽保險（國際）有限公司榮獲以下獎項：



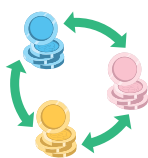
Accumulate wealth with an array of options at your fingertips

Our life journey sometimes takes us to unexpected places. This is especially true in an age when the world is becoming increasingly interconnected. The tremendous growth in mobility is presenting unprecedented opportunities to travel, study abroad, work remotely and retire in distant locations. It is now more important than ever to possess a wealth solution that combines capability and flexibility, so you will always be ready to embrace the possibilities that lie ahead.

HSBC Eminent Goal Multi-Currency Insurance Plan ("HSBC Eminent Goal", the "Plan" or the "Policy(ies)") is a whole life insurance plan purpose-built to help you achieve your long-term savings goals with an exceptional degree of flexibility. Offering a full suite of currency and policy management options for your selection, the Plan will provide all the wealth planning agility needed to adapt to changing aspirations, now and for generations to come.



Accumulate wealth with an array of options at your fingertips



9 currency options with Currency Switch Option¹ for total flexibility

The Plan empowers you to tap into long-term capital growth opportunities with a wide selection of currency options – you can have your Policy denominated in USD, RMB, HKD, GBP, CAD, AUD, EUR, SGD or MOP* to fulfill your life goals and vision.

Starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later), you can convert your Policy to a different available currency, whenever you wish and up to 3 times in each policy year, to meet the demands of different life stages.



Policy Split Option² for efficient wealth allocation

The way you want to apportion your wealth may be influenced by new considerations over time. That's why the Plan is designed to let you split your Policy into multiple split policies from the 3rd policy anniversary onwards or when the Policy is fully paid at the end of the premium payment period (whichever is later) and whenever you wish during each policy year, giving you all the flexibility you need to adjust your plan as fresh priorities emerge. Each original Policy can be segregated into at most 3 new split policies. You can also exercise the Policy Split Option² and Currency Switch Option¹ at the same time to maximize flexibility.



Wealth accumulation with financial flexibility

Guaranteed Cash Value – the guaranteed element of the Plan that increases gradually throughout the policy term to offer you a strong foundation for a prosperous future.

Special Bonus³ – a non-guaranteed amount that is provided to enhance the total return you can enjoy.

Policy Value Management Option^{4,5} – a feature that allows you to lock in a portion of the Plan's Net Cash Value and assign it to the Policy Value Management Balance⁶ to secure it against market uncertainty.

Regular Withdrawal Option⁷ – Tailor-made regular income stream: You can withdraw cash value from your Policy in annual or monthly frequency to enjoy extra liquidity. Please refer to section "Product Summary" of this product brochure for more details.

HSBC Eminent Goal is a long-term participating life insurance product with a savings element. Part of the premium pays for the insurance and related costs. It is not equivalent or similar to any kind of bank deposit.

* MOP is to be made available for the Policies issued in Macau only, exact availability to be determined by us.

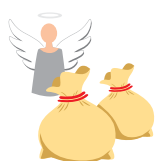
How does the Plan work?

The Plan is designed to offer potential capital growth while protecting you and your loved ones from the financial consequences of unexpected events.



Life Protection⁸

In addition to the potential long-term capital growth, the life insured can enjoy Life Protection⁸ during the policy term. In the unfortunate event of death of the life insured, the beneficiary(ies) will receive a Death Benefit (please refer to the section "Product Summary" for details).



Additional Accidental Death Benefit⁹

Subject to eligibility, this benefit is included in the Plan with no additional premiums required.

If the life insured passes away due to an accident before the end of the policy term or the Age¹⁰ of 80 (whichever is earlier), the beneficiary(ies) will receive an extra 30% of the Total Basic Plan Premium Paid¹¹ in addition to the Death Benefit payable under the Policy.

Please refer to the respective policy provisions for the detailed terms, conditions, and exclusions applicable to the Additional Accidental Death Benefit⁹.



Policy Value Management Option^{4,5}

As you reach a new life stage, especially if you are approaching retirement, you may want more financial certainty through added protection for the policy value.

That's why the Plan includes a Policy Value Management Option^{4,5}, which allows you to lock in a portion of your Policy's Net Cash Value. You have control over whether to exercise this option as well as the amount of the policy value you want to lock in. Upon exercising this option, a portion of the Net Cash Value will be allocated to the Policy Value Management Balance⁶. The "lock-in" amount is guaranteed and will be accumulated at an interest rate that is determined by the Company from time to time.

Subject to the policy provisions, the Policy Value Management Option^{4,5} may be exercised, provided that:

- (i) this Policy has been in force for 20 policy years or longer;
- (ii) all premiums have been paid when due; and
- (iii) there is no Indebtedness¹² (including, eg policy loans, interests and unpaid premiums due) under the Policy.

Upon exercising the Policy Value Management Option^{4,5}, the Policy Amount¹³ and Total Basic Plan Premium Paid¹¹ under the Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of the Guaranteed Cash Value, Special Bonus³ (if any) and Death Benefit in accordance with the terms of the Policy.



Death Benefit Settlement Option

With 2 Death Benefit Settlement Options to be offered under the Plan, you can decide how best to take care of your loved ones financially in the unfortunate event of the life insured's passing. The Death Benefit will be paid to the beneficiary(ies) in accordance with the selected settlement option, which cannot be changed after the life insured's death. Subject to the Policy's terms and conditions, the benefit will be provided as a lump sum payment as set out in the Plan or as annual instalments paid over 10, 20 or 30 years to help protect the financial future of the beneficiary(ies).



Change of Life Insured¹⁴

Since your wealth transfer requirements may evolve over time, the Plan gives you the flexibility to change the life insured for unlimited times after the 1st policy anniversary, or when this Policy is fully paid at the end of the premium payment period, whichever is later.



Contingent policyholder

Subject to the terms of the Policy, the Plan allows you to nominate a contingent policyholder for your juvenile policy(ies) to ensure these Policy(ies) will be managed by someone you trust in an unfortunate event of the death of the primary policyholder.



Unemployment Benefit¹⁵ (not applicable to single premium policies)

If the policyholder becomes unemployed for at least 30 consecutive days before the Age¹⁰ of 65, the grace period for the payment of premiums will be extended to a maximum of 365 days, during which the life insured will continue to enjoy the Policy's full protection.

Easy application

Applying for HSBC Eminent Goal Multi-Currency Insurance Plan is simple. No medical underwriting is required, unless the total premium amount exceeds the guaranteed approval limit¹⁶.



Example 1: Multi-purpose for both relocation and education plan for family and kids



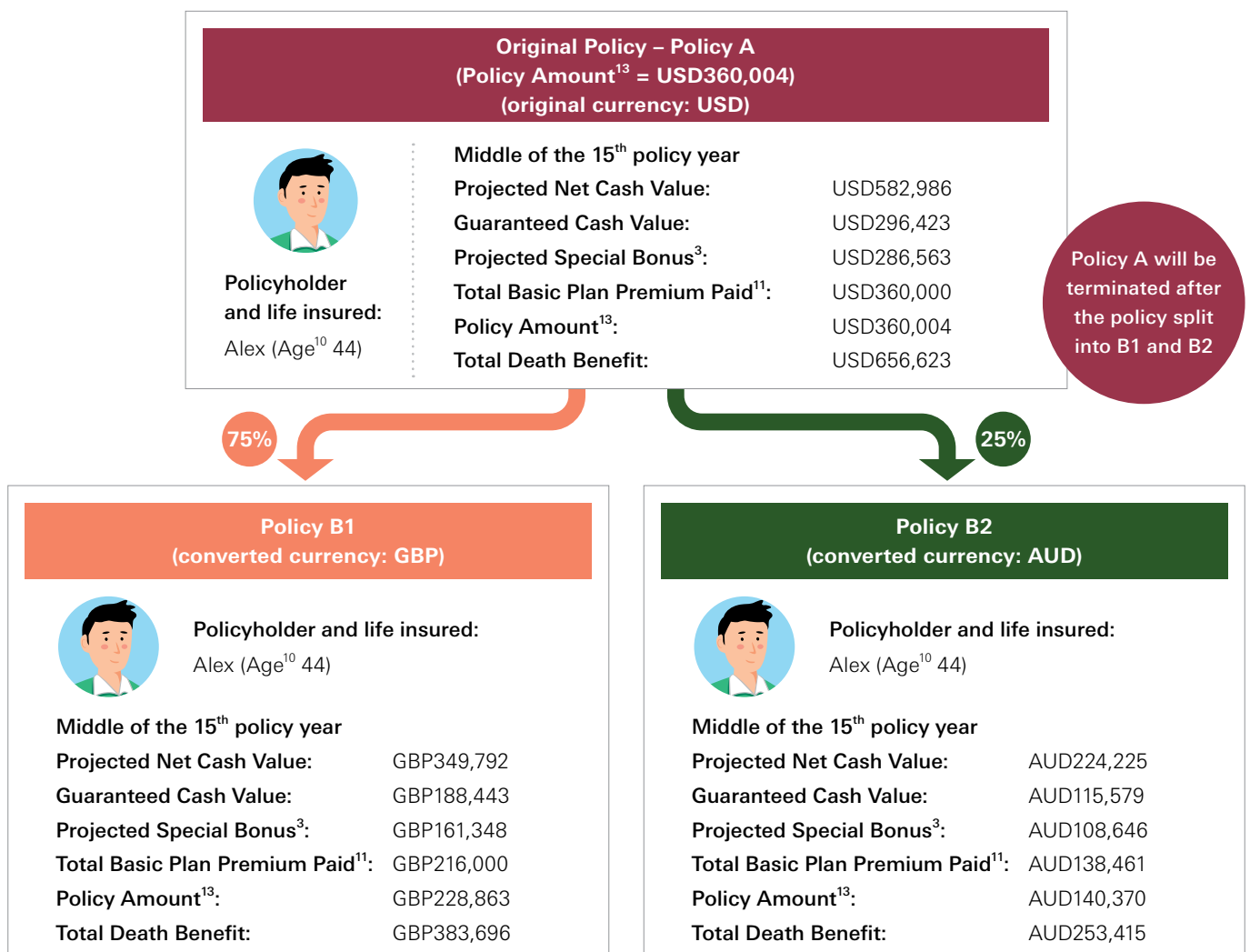
Alex is a married 30-year-old¹⁰ engineer and the father of new-born twin girls, Jenny and Kelly. The company Alex is working for has appointed him to take up an engineer position in the United Kingdom recently. In the meantime, Alex wants to build up his financial reserve to pave the way for his relocation to the United Kingdom with his family.

Alex decides to take out HSBC Eminent Goal Multi-Currency Insurance Plan with a total premium of USD 360,000. The Plan gives him the flexibility to exercise Policy Split Option² and Currency Switch Option¹ anytime to fit his family plan and seize opportunities as they arise.

| | | | |
|--------------------------------------|------------|---|------------|
| Policyholder and life insured | Alex | Premium Payment period | 3 years |
| Annual premium | USD120,000 | Total Basic Plan Premium Paid¹¹ | USD360,000 |

Scenario 1:

In the middle of the 15th policy year, one of Alex's daughters, Kelly, has expressed her wish to pursue interest in cooking by taking up culinary studies in Australia after completing her bachelor's degree. In response to Kelly's wish to continue culinary studies in Australia and a significant drop in the currency value of GBP, Alex wants to split the Policy into 2 new ones (Policies B1 and B2), and convert Policy B1 into GBP at the favourable exchange rate and B2 policy into AUD to prepare for Kelly's culinary studies in Australia. Alex exercises the Policy Split Option² and Currency Switch Option¹ at the same time. At this point, he is 44 years old¹⁰ and his daughters are 14¹⁰.



At the point of exercising the Policy Split Option² and Currency Switch Option¹, the projected Net Cash Value of Policy B1 and B2 added up will remain the same as Policy A.

Example 1: Multi-purpose for both relocation and education plan for family and kids

Scenario 2:

After relocated to the United Kingdom, Alex is enjoying great success in his engineering career. Alex wants to build up his retirement reserve for his future retirement when he moves back to Hong Kong while setting aside some funds for supporting his daughters when they start their careers after university. He therefore decides to further accumulate value of the Policies.

His daughters soon complete their respective bachelor's degree programmes, Jenny wants to start her own business in the United Kingdom and Kelly continues to wish to take up culinary studies in Australia. To support his daughters' dreams, Alex wants to gift the Policies to them before their birthday. Also, in response to a significant rise of GBP, Alex wants to convert his policy into HKD at the favourable exchange rate to prepare for his future retirement back in Hong Kong. In the middle of the 21st policy year, therefore, he exercises the Policy Split Option² and Currency Switch Option¹ again and divides Policy B1 into 2 new ones (Policies C1 and C2), which will allow him to:



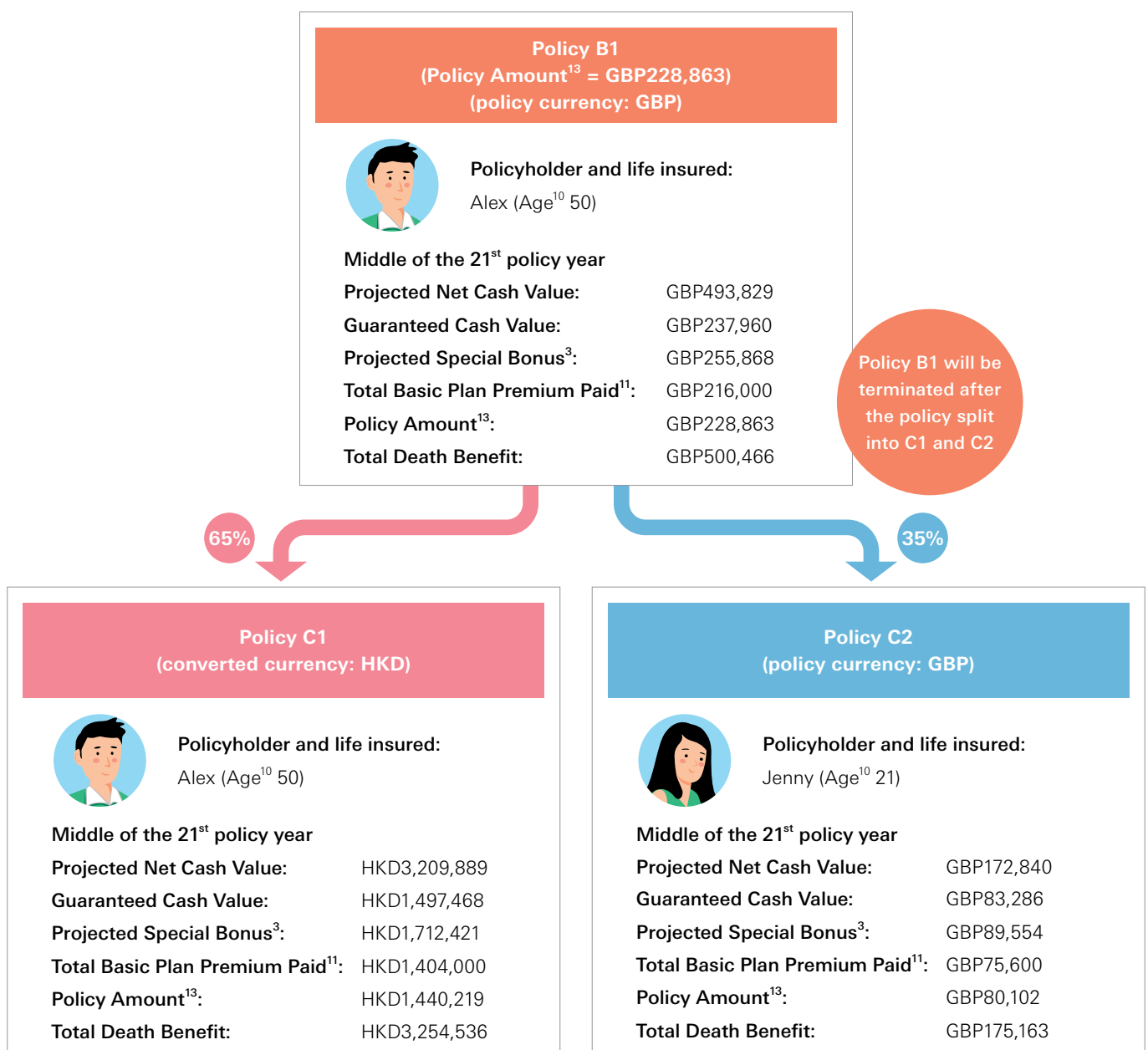
Prepare a start-up fund for Jenny



Build wealth for retirement with his wife

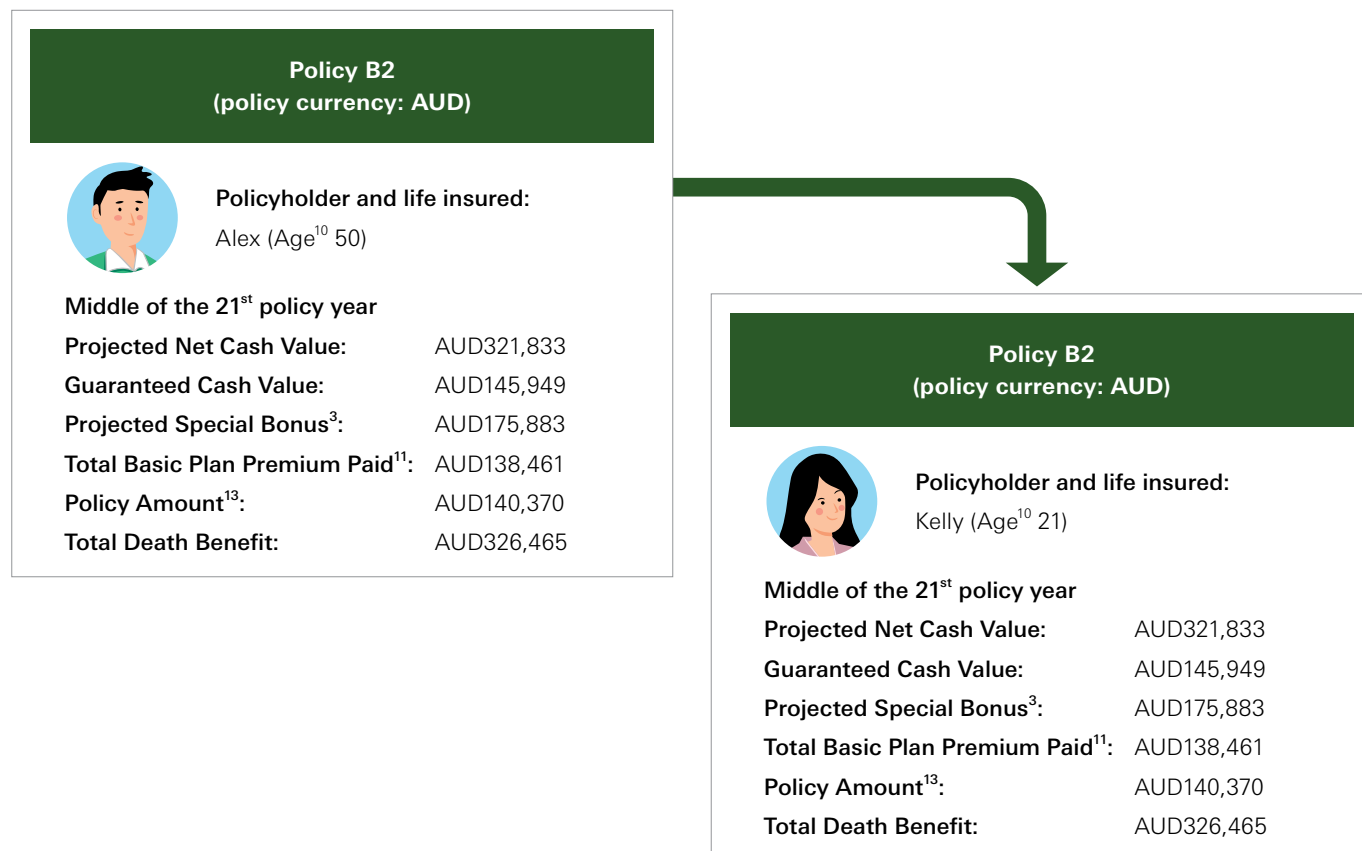


Capture the favourable exchange rate movement



Example 1: Multi-purpose for both relocation and education plan for family and kids

To support Kelly's dream to pursue culinary studies in Australia, Alex exercises the Change of Life Insured¹⁴ and passes on the ownership of policy B2 to Kelly, making Kelly both the life insured and the policyholder:



Remarks in scenario 1 and 2:

- No extra cost and market value adjustment will be charged and applied for exercising Currency Switch Option¹ and Policy Split Option².
- Projected Net Cash Value and Total Basic Plan Premium Paid¹¹ are calculated according to the illustrative exchange rate GBP : USD = 1:1.25, AUD : USD = 1:0.65, GBP : HKD = 1:10. The illustrative exchange rate is for reference only. The actual exchange rate applied will be the prevailing exchange rate as of the effective date of exercising the Currency Switch Option¹ as determined by the Company from time to time and at our sole discretion. Net Cash Value, Total Basic Plan Premium Paid¹¹ and Policy Value Management Balance⁶ (if any) will be switched into the converted currency using the prevailing exchange rate as of the effective date of exercising the Currency Switch Option¹, subject to rounding difference, and no market value adjustment will be applied.
- Policy Amount¹³, Guaranteed Cash Value and Special Bonus³ (if any) are switched to the converted currency based on the prevailing benefit scale of the basic plan under the converted currency, subject to the rounding difference.
- The actual Guaranteed Cash Value, Special Bonus³ (if any) and Death Benefit may be higher or lower than before the exercise of Currency Switch Option¹. You should consider whether the Plan and the future policy values after Currency Switch Option¹ suit your needs, based on the illustration of the future policy values we provide upon your request.
- In respect of any application for exercising the Currency Switch Option¹ or Policy Split Option², the Company shall have the absolute right and discretion to approve or reject the application. For details about the Currency Switch Option¹ or Policy Split Option², please refer to the section "Product Summary" and the policy provisions.
- The Policy Amount¹³ of each split policy must not be less than the minimum Policy Amount¹³ requirement as may be determined by the Company from time to time, and initiating the Policy Split Option² by topping up the Policy Amount¹³ during the policy term of the Policy is not allowed.
- The Policy is without any assignment: (a) at the time of application of Currency Switch Option¹ or Policy Split Option² and (b) prior to the currency switch/policy split.
- The policy term, policy date and policy years of Policy B1 and B2 will follow the same as Policy A.
- The policy term, policy date and policy years of Policy C1 and C2 will follow the same as Policy B1.

Example 2: Legacy for future generation



Patrick is a 39-year-old¹⁰ architect. He and his wife, Jean have a 9-year-old¹⁰ son, Jacky. Patrick wants to secure his family's financial future with a life insurance policy that offers both long-term wealth growth potential and the flexibility to pass on his wealth to future generations. He decides to take up HSBC Eminent Goal.

| | | | |
|--------------------------------------|-----------|---|------------|
| Policyholder and life insured | Patrick | Premium Payment period | 3 years |
| Annual premium | USD50,000 | Total Basic Plan Premium Paid¹¹ | USD150,000 |

HSBC Eminent Goal allows the Change of Life Insured¹⁴ for unlimited times:

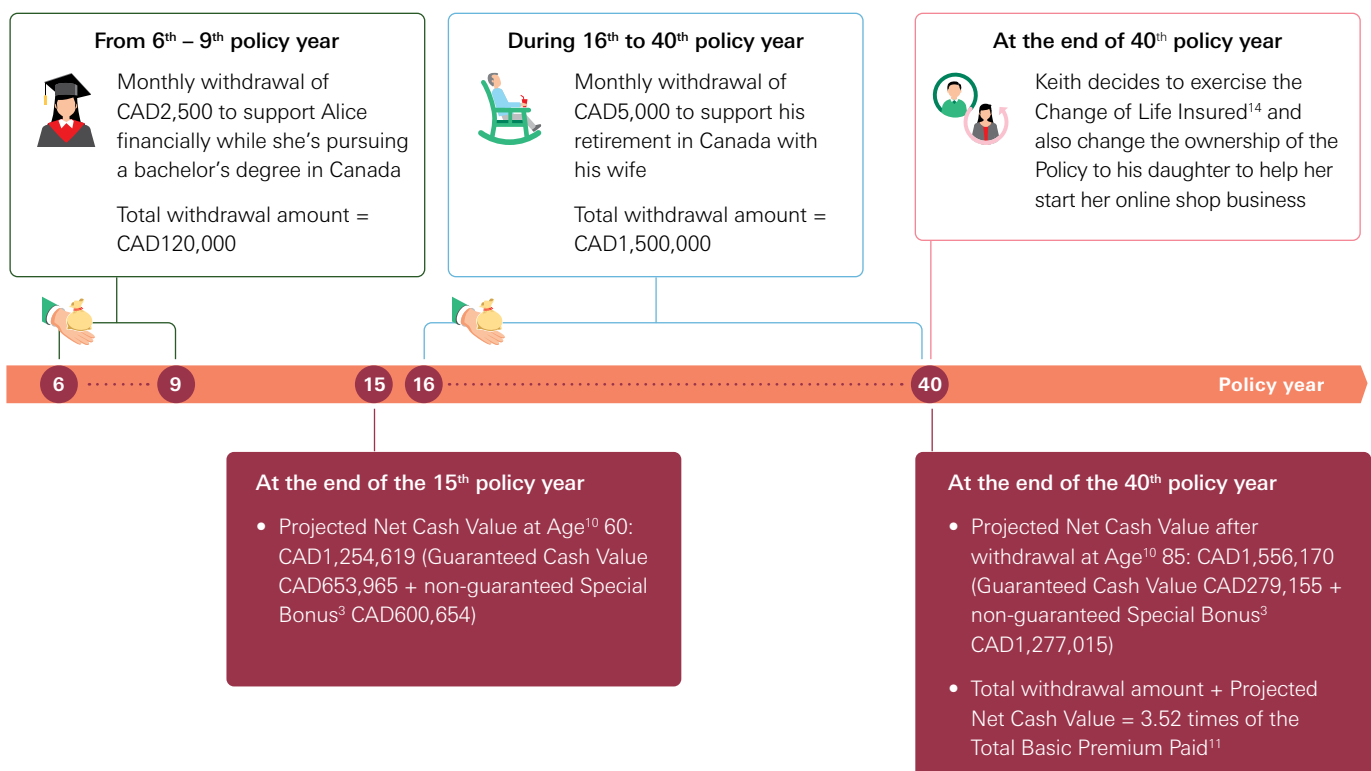
| | 1 st generation | 2 nd generation | 3 rd generation | 4 th generation | |
|----------------------------------|---|--|--|--|---|
| Policyholder: | Patrick (aged ¹⁰ 39) | Patrick (aged ¹⁰ 43) | Jacky (aged ¹⁰ 39) | Jessie (aged ¹⁰ 40) | Stephen (aged ¹⁰ 45) |
| Life insured: | Patrick | Jacky (aged ¹⁰ 13) | Jacky | Jessie | Stephen |
| | Patrick takes up the Plan when he is 39 ¹⁰ and finishes paying the premium 3 years later. Patrick's son, Jacky, is aged ¹⁰ 9 when the Policy is issued. | At the end of the 4 th policy year, Patrick wants to pass the Policy's coverage to his son, Jacky. He exercises the Change of Life Insured ¹⁴ option, making Jacky as the life insured. The Policy becomes a juvenile policy, so Patrick designates his wife Jean as the Contingent Policyholder to manage the Policy if he passes away. | Patrick passes on the ownership of the Policy when he reaches the Age ¹⁰ of 69, making Jacky both the life insured and the policyholder. At that time, Jacky's daughter, Jessie, is 10 years old ¹⁰ . | 30 years later, Jacky, at the Age ¹⁰ of 69, transfers his Policy to his 40-year-old ¹⁰ daughter, Jessie, who thus becomes the new life insured and policyholder. At that time, Jessie's son, Stephen, is 15 years old ¹⁰ . | When Jessie turns 70 ¹⁰ , she transfers the Policy to Stephen and cash value under the Policy continues to accumulate. |
| Policy year: | Policy issued (Beginning of the 1 st policy year) | End of the 4 th policy year | End of the 30 th policy year | End of the 60 th policy year | End of the 90 th policy year |
| Projected Net Cash Value: | | | USD617,999 | USD3,327,191 | USD18,159,032 |
| Projected total return: | | | 4.12 times | 22.18 times | 121.05 times |

Example 3: Retirement Reserve



Keith is 45-year-old¹⁰, he and his wife, Carol have a 12-year-old¹⁰ daughter, Alice. Keith plans to retire with his wife Carol in Canada when he reaches the Age¹⁰ of 60. He is looking for an insurance policy denominated in CAD so he will be less exposed to future exchange rate fluctuations. He also wants to grow his savings to cover living expenses for his retirement and pay for his daughter, Alice's education in Canada. He applies for HSBC Eminent Goal Multi-Currency Insurance Plan with himself as the policyholder and the life insured.

| | | | |
|--------------------------------------|------------|---|------------|
| Policyholder and life insured | Keith | Premium payment period | 3 years |
| Annual premium | CAD300,000 | Total Basic Plan Premium Paid¹¹ | CAD900,000 |



Flexibility to reduce risk exposure towards retirement

Keith can exercise Policy Value Management Option^{4,5} to lock in a portion of his Policy's Net Cash Value to Policy Value Management Balance⁶, which will be protected against the market volatility.

The Policy Value Management Balance⁶ will be accumulated with an interest rate, that is determined at the Company's discretion from time to time.

Examples

Notes for all of the above examples:

- The above examples are hypothetical and non-guaranteed. They are for illustrative purposes only.
- The above examples are independent events and unrelated.
- In Example 1 and 2, no Partial Surrender¹⁷ has been made during the policy term.
- In Example 1, 2 and 3, Special Bonus³ scale and investment returns are assumed to remain unchanged throughout the policy term.
- All premiums have been paid in full during the premium payment period.
- There is no outstanding policy loan and without any assignment while the Policies in the respective examples are in force.
- The underwriting conditions applicable to the changing of life insured in a real-life situation would depend on individual circumstances, to be assessed on a case-by-case basis.
- The figures and charts shown above are based on the listed assumptions and are subject to rounding adjustment.
- Past, current, projected and/or potential benefits and/or returns (eg bonuses, interest) presented are not guaranteed and are for illustrative purpose only. The actual future amounts of benefits and/or returns may be higher than or lower than the currently quoted benefits and/or returns. They are for illustrative purpose only and do not represent the actual payments and the actual scenario. You should refer to your insurance proposal for illustrated figures and details. Please also refer to the policy provisions for the detailed terms and conditions.
- You should also remain aware of the impact of inflation over time, which will likely significantly reduce the spending power of accumulated amounts over time. According to the data published by the Census and Statistics Department of Hong Kong, the Composite Consumer Price Index, which was at 55.9 in June 1993, had risen to 105.2 in June 2023, a 88% increase over 30 years.
- The consumer prices shown in the above examples cover the past 30 years and are provided for reference only.

Product summary

| Premium payment period/ Issue Age¹⁰ | Premium payment period | | Issue Age ¹⁰ | |
|---|---|--|---|--|
| | Single premium / 3 years | | 15 days after birth to Age ¹⁰ 75 | |
| | 5 years | | 15 days after birth to Age ¹⁰ 70 | |
| Policy currency | USD / RMB / HKD / GBP / CAD / AUD / EUR / SGD / MOP* | | | |
| Policy term | Up to Age ¹⁰ 99 | | | |
| Premium payment method | Single premium, monthly or annually, through: <ul style="list-style-type: none"> • Bank transfer; or • Cheque / cashier order / demand draft (only for initial premium but not for subsequent premium payments); or • Credit card (not applicable to single premium). <p>Note:</p> <ul style="list-style-type: none"> • If you choose to pay your premiums monthly for a policy year, the total premium for that policy year will be higher than if you pay annually. | | | |

| Minimum premium amount | Minimum premium required per Policy of different premium payment periods and payment modes: | | | | |
|-------------------------------|---|-------------|-----------------|------------|--|
| Premium payment period | Payment mode | | | | |
| | Annual premium | | Monthly premium | | |
| Single premium | USD50,000 | AUD70,000 | — | | |
| | RMB330,000 | EUR45,000 | | | |
| | HKD400,000 | SGD65,000 | | | |
| | GBP40,000 | MOP*400,000 | | | |
| | CAD65,000 | | | | |
| 3 years | USD16,667 | AUD23,334 | USD1,459 | AUD2,042 | |
| | RMB109,999 | EUR15,000 | RMB9,625 | EUR1,313 | |
| | HKD133,332 | SGD21,667 | HKD11,667 | SGD1,896 | |
| | GBP13,334 | MOP*133,332 | GBP1,168 | MOP*11,667 | |
| | CAD21,667 | | CAD1,896 | | |
| 5 years | USD10,000 | AUD14,000 | USD875 | AUD1,225 | |
| | RMB66,000 | EUR9,000 | RMB5,775 | EUR788 | |
| | HKD80,000 | SGD13,000 | HKD7,000 | SGD1,138 | |
| | GBP8,000 | MOP*80,000 | GBP700 | MOP*7,000 | |
| | CAD13,000 | | CAD1,138 | | |

Remarks: The amount of total premium(s) as shown in this illustration may slightly differ from the total of the premiums payable in the Policy due to rounding differences.

* MOP is to be made available for the Policies issued in Macau only, exact availability to be determined by us.

Product summary

Guaranteed Cash Value –
The cash value of your Policy at any time during the policy term

Guaranteed Cash Value refers to the cash value of your Policy that accumulates over time during the policy term. It is calculated based on the Policy Amount¹³ at the relevant time.

Upon the exercise of the Policy Split Option², a portion of the Guaranteed Cash Value will be allocated to the split policies.

Upon the exercise of the Currency Switch Option¹, Guaranteed Cash Value will be switched to converted currency in accordance with the prevailing benefit scale of the basic plan of the converted currency. The amount of Guaranteed Cash Value in converted currency may be higher or lower than the original amount before exercising the Currency Switch Option¹.

Net Cash Value

At any time, the amount equal to Guaranteed Cash Value plus Special Bonus³, if any, less any Indebtedness¹².

Upon the exercise of the Policy Split Option², a portion of the Net Cash Value as specified by the policyholder in the policy split request will also be allocated to the split policies.

Upon exercising of the Currency Switch Option¹, the Net Cash Value, without any prior market value adjustment applied, will be switched to converted currency in accordance with the prevailing exchange rate determined by the Company.

Special Bonus³

The Special Bonus³ (if any) is non-guaranteed. It will be declared at the Company's absolute discretion. The amount of any Special Bonus³ will be determined by the Company when it becomes payable.

The Special Bonus³ (if any) shall be paid when you fully or partially surrender or terminate the Policy, when it matures or lapses or in the event of the death of the life insured. Upon exercising the Policy Value Management Option^{4,5}, a portion of the Guaranteed Cash Value and Special Bonus³ (if any) will be allocated to the Policy Value Management Balance⁶ to accumulate with interest.

Upon the exercise of the Policy Split Option², a portion of the Special Bonus³ (if any) will be allocated to the split policies.

Upon the exercise of the Currency Switch Option¹, Special Bonus³ (if any) will be switched to converted currency in accordance with the prevailing benefit scale of the basic plan of the converted currency. The amount of Special Bonus³ (if any) in the converted currency may be higher or lower than the original amount before exercising the Currency Switch Option¹.

The Company will update you the amount of the Special Bonus³ (if any) of each policy anniversary on the respective annual statement and when the Policy Split Option² or Currency Switch Option¹ is exercised. Such amounts as shown on the annual statement(s) may be higher or lower than those illustrated on the earlier annual statement(s) issued. Under certain circumstances, the non-guaranteed benefits may be zero. Please refer to section "Key risks – Non-guaranteed benefit" for the details of key risk factors.

Surrender benefit

Guaranteed Cash Value plus the:

- Special Bonus³ (if any); and
- Policy Value Management Balance⁶ (if any) ;
- Less Indebtedness¹² (if any).

Product summary

Partial Surrender¹⁷

You may request to partially surrender this Policy by reducing the Policy Amount¹³.

To apply for it, you have to submit a written request in a form prescribed by the Company. If the request is approved by the Company, the Net Cash Value attributable to the reduced portion of the Policy Amount¹³, if any, will be payable to the policyholder.

Upon the reduction of Policy Amount¹³, the Total Basic Plan Premium Paid¹¹ under this Policy will be adjusted and reduced proportionally. Consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus³ (if any) and Death Benefit in accordance with the terms of the Policy. A policy endorsement with the revised policy schedule will be issued to the policyholder once the reduction of Policy Amount¹³ has taken effect.

Surrender

You may surrender the Policy at any time for its Aggregate Cash Value as at the date such request is processed, by filing a written request with us in a form prescribed by the Company (subject to the terms of the Policy and the Company's requirement). Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Regular Withdrawal Option⁷

Starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later) and if there is no Indebtedness¹², you might request to withdraw cash value from this Policy in annual or monthly frequency.

To apply for it, you have to submit a written request in a form prescribed by the Company.

If the request is approved by the Company, the requested withdrawal amount will be deducted from the Net Cash Value and will be payable to the policyholder. The Policy Amount¹³, Total Basic Plan Premium Paid¹¹, Guaranteed Cash Value, Special Bonus³ (if any) and Death Benefit will be adjusted in the same mechanism as Partial Surrender¹⁷ and in accordance with the terms of the Policy.

Policy Value Management Option^{4,5}

After the Policy has been in force for 20 Policy Years or longer and if there is no Indebtedness¹² outstanding and all premiums have been paid when due, you may apply to exercise this option to lock in a portion of the Policy's Net Cash Value. The amount you choose to lock in is guaranteed upon exercising the Policy Value Management Option^{4,5} and will be allocated to the Policy Value Management Balance⁶ to accumulate with an interest rate, which will be adjusted from time to time as determined by the Company. To apply for this option, you need to submit a written request in a form prescribed by the Company.

The exercise of this option is subject to the following two minimum amount requirements which shall be determined by the Company and adjusted from time to time without prior notice to policyholders:

- (i) The Net Cash Value to be allocated per transaction; and
- (ii) The remaining Policy Amount¹³ after the exercise of this option.

Upon exercising this option, the Policy Amount¹³ and Total Basic Plan Premium Paid¹¹ under the Policy will be adjusted and reduced proportionally and consequential adjustments will be made in the calculations of Guaranteed Cash Value, Special Bonus³ (if any) and Death Benefit. If the request is approved by the Company, a policy endorsement with the revised policy schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Product summary

Policy Value Management Balance⁶

The amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{4,5} which is allocated to the Policy to accumulate at such interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts. Such balance, if any, can be withdrawn by the policyholder at any time before the Policy matures by submitting to us a written request in a form prescribed by the Company.

Upon the exercise of the Policy Split Option², a portion of the Policy Value Management Balance⁶ (if any) will be allocated to the split policies.

Upon the exercise of the Currency Switch Option¹, the Policy Value Management Balance⁶ (if any), will be switched to the converted currency in accordance with the prevailing exchange rate determined by the Company.

Aggregate Cash Value

An amount equal to Net Cash Value plus Policy Value Management Balance⁶, if any.

Death Benefit

At the date of death of the life insured, the higher of (i) Total Basic Plan Premium Paid¹¹ plus an amount of USD2,500 / RMB16,500 / HKD20,000 / GBP2,000 / CAD3,250 / AUD3,500 / EUR2,250 / SGD3,250 / MOP*20,000 and (ii) Guaranteed Cash Value plus:

- Special Bonus³ (if any); and
- Policy Value Management Balance⁶ (if any) ;
- Less Indebtedness¹² (if any).

Death Benefit Settlement Option

The policyholder can choose one of the Death Benefit Settlement Options at the time of application or make the request after policy issuance. Subject to the terms of the Policy, the beneficiary(ies) will receive the Death Benefit:

- In a lump sum payment; or
- By regular instalments (only applicable to Policies without any assignment).

Regular instalments will be paid to the beneficiary(ies) annually over the selected tenor:

- 10, 20 or 30 years. Remaining amount of benefits will be left in the Company to accumulate at the interest if any as determined by us, until the full amount of benefits has been paid to the beneficiary(ies).
- The beneficiary(ies) does not have the right to change the Death Benefit Settlement Option set by the policyholders at any time.
- If the beneficiary(ies) passes away while he is receiving the Death Benefit in regular instalments, the remaining amount of the Death Benefit (or, if there is more than one beneficiary, the portion of the remaining amount of the Death Benefit attributable to that beneficiary) as at the beneficiary's death will be paid in a lump sum to the estate of the deceased beneficiary(ies).
- Only 1 settlement option can be selected at any one time for all the beneficiaries of a Policy. After the life insured passes away, the selected settlement option cannot be changed.

The regular instalments option will not be accepted if no beneficiary(ies) has been designated by the policyholder under the Policy.

* MOP is to be made available for the Policies issued in Macau only, exact availability to be determined by us.

Product summary

| | |
|--|---|
| Maturity benefit | <p>Guaranteed Cash Value plus a Special Bonus³ (if any) plus</p> <ul style="list-style-type: none"> • Policy Value Management Balance⁶ (if any); • Less Indebtedness¹² (if any) <p>will be paid when the life insured reaches the Age¹⁰ of 99.</p> |
| Change of Life Insured¹⁴ | <p>You are entitled to the Change of Life Insured¹⁴ of your Policy for unlimited times after the 1st policy year or this Policy is fully paid at the end of the premium payment period, whichever is later. Change of Life Insured¹⁴ is subject to evidence of insurability and our approval which is based on the underwriting conditions of the life insured.</p> <p>Policy Amount¹³, premium, Guaranteed Cash Value, Death Benefit, Special Bonus³ (if any) and Indebtedness¹² as at the effective date of change shall remain unchanged.</p> <p>The maturity date of the Policy will be reset to Age¹⁰ 99 of the new life insured. A new incontestability period will also apply.</p> |
| Contingent Policyholder | <p>Subject to the terms of the Policy, a policyholder can designate a contingent policyholder at any time for his/her juvenile policy. The option of contingent policyholder is only available for a Policy without any assignment.</p> <p>If a contingent policyholder becomes the new policyholder, he/she shall assume all the obligations and be entitled to exercise all the rights belonging to the policyholder, under specified conditions and subject to the terms of the Policy.</p> <p>Please refer to the policy provisions of the contingent policyholder for detailed terms and conditions as well as exclusions.</p> |
| Policy Split Option² | <p>Starting from the 3rd policy anniversary, or when this Policy is fully paid at the end of the premium payment period, whichever is later, if your Policy is not under assignment and you do not have any policy loan and accrued interest, for each Policy Split Option² application, you may apply to split your Policy into at most three split policies under this Plan and subject to our approval. The Policy Amount¹³ of split policies must not be lower than the minimum Policy Amount¹³ required, and initiating the Policy Split Option² by topping up Policy Amount¹³ during the policy term is not allowed.</p> <p>Upon approval by us, your Policy will be terminated and all the Total Basic Plan Premium Paid¹¹ and Aggregate Cash Value of your Policy up to that point, including Guaranteed Cash Value and Special Bonus³ (if any) and Policy Value Management Balance⁶ (if any), will be allocated to the split policies according to the ratio of the Policy Amount¹³ (as requested by the policyholder) applicable to such split policies. The policy term, policy date, issue date and policy years of the split policies will remain the same as your original Policy. If the request is approved by the Company, a policy endorsement with the revised policy schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.</p> <p>With respect to split policies, the policyholder of the split policies can further apply Policy Split Option² to a maximum of other three split policies per application, provided that the Policy Amount¹³ of any split policies is not less than the minimum Policy Amount¹³ requirement determined by the Company from time to time.</p> <p>Any such request will be assessed on case-by-case basis and is at our discretion subject to the terms of the Policy.</p> <p>Please refer to the policy provisions for more details of the Policy Split Option².</p> |

Product summary

Currency Switch Option¹

Starting from the 3rd policy anniversary, or when this Policy is fully paid at the end of the premium payment period, whichever is later, if your Policy is not under assignment and you do not have any policy loan and accrued interest, you may apply to switch your policy currency of your entire policy to a different available currency up to three times per policy year and subject to our approval.

Upon approval by us, Net Cash Value (without any prior market value adjustment applied), Total Basic Premium Paid and Policy Value Management Balance⁶ (if any) will be switched to the converted currency in accordance with the prevailing exchange rate as of the effective date we exercised the Currency Switch Option¹. The prevailing exchange rate will be determined by the Company's absolute discretion. The Policy Amount¹³ will be adjusted, and the Net Cash Value, in converted currency, will be allocated as Guaranteed Cash Value and Special Bonus³ (if any) in accordance with the prevailing benefit scale of the basic plan of the converted currency.

As a result of exercising the Currency Switch Option¹, the amounts of Guaranteed Cash Value and Special Bonus³ (if any) in the converted currency may be higher or lower compared with the original amounts before exercising the Currency Switch Option¹ respectively. The amount of Death Benefit, after exercising the Currency Switch Option¹, might also be higher or lower than the original amount of Death Benefit. If the request is approved by the Company, a policy endorsement with the revised policy schedule will be issued to the policyholder. Cancellation, termination or reversal will not be allowed after this option is exercised.

Any request on Currency Switch Option¹ will be assessed on a case-by-case basis and is at our discretion subject to availability of the policy currency at the time of applying such option, applicable laws and regulations and the terms of the Policy.

Please refer to policy provisions for more details of the Currency Switch Option¹.

Supplementary benefits (no additional premiums required)

- Unemployment Benefit¹⁵ (not applicable to single premium policy)
- Additional Accidental Death Benefit⁹

Non-forfeiture options

Option 1 – Surrender

You may surrender this Policy at any time for its Aggregate Cash Value as at the date such request is processed, by filing a written request with us in a form prescribed by the Company (subject to the terms of the Policy and the Company's requirement). Upon full surrender, the Company's liability under this Policy shall be fully discharged.

Option 2 – Automatic premium loan

If any premium under this Policy remains outstanding at the end of the day on which it was due and the Non-forfeiture Value¹⁸ is greater than the amount of the relevant unpaid premium, you will automatically be deemed to have requested and obtained a policy loan equal to the amount of the unpaid premium on the due date of such premium and to have applied the policy loan to pay such premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time.

Please refer to the policy provisions for details of Non-forfeiture options.

The contents in this product brochure are for reference only. You should read this document in conjunction with the respective insurance proposal, illustrations and policy provisions for detailed terms and conditions.

Important notes

Cooling-off period

The HSBC Eminent Goal Multi-Currency Insurance Plan is a long-term life insurance plan with a savings element. Part of the premium pays for the insurance and related costs including, but not limited to, policy acquisition, maintenance and claims costs.

If you are not satisfied with your Policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levies paid, subject to any market value adjustment (applicable to single premium policies) (see section below for details of market value adjustment). A written notice signed by you together with your Policy (if received) should be received by the office of HSBC Life (International) Limited at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong within the cooling-off period (that is, a period of **21 calendar days** immediately following either the day of delivery of the Policy or the day of delivery of the cooling-off notice to the policyholder or his/her nominated representative, whichever is earlier).

After the expiration of the cooling-off period, if you cancel the Policy before the end of the policy term, the projected Net Cash Value that you receive may be less than the total premium you have paid.

Market value adjustment for single premium policy

During the cooling-off period, single premium policy is subject to market value adjustment, which refers to the amount of the shortfall (if any) by which the value of investment for the single premium at the time when the cancellation notice on the Policy is received by the Company has fallen below the amount of the single premium paid.

Suicide

If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the Death Benefit payable under the Policy will be limited to the refund of the amount of premiums the policyholder paid to us less any amount paid by us since the policy date. Please refer to the policy provisions for detailed terms and conditions.

Policy loan

You may apply for a policy loan provided that the amount borrowed (including any previous unpaid borrowed amount) does not exceed 90% of the Guaranteed Cash Value after Indebtedness¹². You will be advised of the rate of interest determined by the Company which may change from time to time.

Any Partial Surrender¹⁷ or upon exercising the Policy Value Management Option^{4,5} may reduce the Guaranteed Cash Value and Death Benefit of the Policy. When the policy loan with accrued interest exceeds the Guaranteed Cash Value, the Policy may lapse.

Please be reminded that any Indebtedness¹² on this Policy outstanding at the time of any payment under the Policy will be deducted from the amount otherwise payable. The Company's claim for any Indebtedness¹² shall be prior to any claim of the policyholder or the beneficiary(ies) or the assignee(s) or other persons.

Important notes

Tax reporting and financial crime

We may from time to time request information from you regarding you and your Policy for the Company and other members of the HSBC Group to meet certain obligations to legal or regulatory bodies and government or tax authorities in Hong Kong and overseas. If you fail to provide to the Company information that is requested from you or if you present a financial crime risk to a member of the HSBC Group, such consequences as set out in your policy terms include that the Company may:

- Take such actions as are necessary to enable it or a member of the HSBC Group to meet its obligations;
- Be unable to provide new, or continue to provide all the services to you;
- Be required to withhold payments or benefits that would otherwise be due to you or your Policy and permanently pay those over to tax authorities; and
- Terminate your Policy.

Should any benefits or payments be withheld and/or the Policy be terminated by the Company, the amount you get back plus the total amount you have received before policy termination (if any) may be less than what you have paid. The Company recommends that you seek your own independent professional advice on your tax liabilities and tax position in relation to your Policy.

Termination conditions

We have the right to terminate the Policy under any of the following circumstances:

- If you cannot make the overdue premium payment by the end of the Grace Period and your Policy is not eligible for Automatic Premium Loan; or
- The policy loan with accrued interest exceeds the Guaranteed Cash Value; or
- We reasonably consider that by continuing the Policy or the relationship with you, we may break any laws or the Company, or a member of the HSBC Group, may be exposed to action censure from any authority; or
- We have the right to terminate pursuant to the terms of any Supplementary Benefits.

Please refer to the policy provisions for detailed terms and conditions on termination.

Applicable laws

The laws governing the Policy are the laws of Bermuda. However, in the event of any dispute arising in the Hong Kong SAR, the non-exclusive jurisdiction of the Hong Kong SAR courts will apply.

Eligibility

The Plan is generally available to anyone who is between 15 days after birth and Age¹⁰ 75 depending on the premium payment terms selected. The Plan is subject to the relevant requirements on nationality (country/region/territory) and/or addresses and/or residency of the policyholder and/or the life insured as determined by the Company from time to time.

Important notes

Policy currency

The Plan is available in USD, RMB, HKD, GBP, CAD, AUD, EUR, SGD and MOP*. Both premiums and benefits can be paid in currencies other than the policy currency. The return in different currencies under the Plan can be different. You should read in conjunction with the respective insurance proposal and Policy provision when choosing the policy currency.

Please refer to section “Key risks - policy currency risk” for details on key risk factors.

Missing payment of premium

There is a 30-day grace period for premium payments that are due. If you cannot make the payment by the end of the grace period, an Automatic Premium Loan will be granted to cover the unpaid premium provided that the Non-forfeiture Value¹⁸ is greater than the amount of the unpaid premium. Interest will apply on such loan at a rate determined by the Company which may change from time to time. When the Non-forfeiture Value¹⁸ is not enough to cover the unpaid premium, the Policy will lapse and any Net Cash Value as at the first unpaid premium due date will be paid to the policyholder.

* MOP is to be made available for the Policies issued in Macau only, exact availability to be determined by us.

Key risks

Credit and insolvency risks

The product is an insurance policy issued by the Company. **You are subject to the credit risk of the Company.** Your premiums paid will form part of the Company's assets. You do not have any rights or ownership over any of those assets. Your recourse is against the Company only.

Non-guaranteed benefit

The scale for calculating the Special Bonus³ (if any) is not guaranteed and is determined by the Company from time to time. Whether the Special Bonus³ is payable and the size of the Special Bonus³ to be paid **depends on how well the Company has performed with regard to investment returns on the assets supporting the Policies as well as other factors including but not limited to claims, lapse experience, expenses and the long-term future performance outlook.** The key risk factors are described below:

- **Investment risk factors** – The investment performance of the assets supporting the Policies could be affected by changes in interest rate and its outlook (which affect both interest earnings and values of assets), **fluctuations in price of growth assets, and various market risks including but not limited to currency risk, credit spread and default risk.**
- **Exposure to exchange rate movement and hedging factor** – Currency hedging may be used to manage currency exposure, taking into account hedging cost, and market factors that may drive currency exchange rate fluctuation. **Where the currency exposure is not fully hedged, movements in exchange rates will impact the return of the respective policies and overall performance of the product.**
- **Claims factors** – The actual experience of mortality and morbidity is uncertain, which may lead to a higher than expected claim or living benefit payment and impact the overall performance of the product.
- **Persistency factors** – The actual experiences of policy surrender (full or partial), policy lapse and exercise of Policy Value Management Option^{4,5} are uncertain, and therefore impacts on both the current performance and future return of the portfolio of the Policy.
- **Expense factors** – The actual amount of any direct expenses (eg commission, underwriting, Policy acquisition and maintenance expenses) and indirect expenses (eg general overhead costs) incurred and **apportioned to the group of policies may be higher than expected** and impact the overall performance of the product.

The interests earned on the Policy Value Management Balance⁶ (where applicable) are determined based on an interest rate that is not guaranteed and may be adjusted by the Company at its discretion from time to time.

Risk from the delay or missing the payment of premium due

Any delay in or missing of the payment of premiums due **may lead to policy lapses and the amount, if any, you get back may be significantly less than what you have paid.**

Risk from surrender

If you surrender or partially surrender your Policy in early years, **the surrender proceeds to be received under the Policy may be significantly less than the premiums paid.**

Key risks

Liquidity risk

This Policy is designed to be held for the entire policy term. Should you have liquidity needs for any unexpected events, you may apply for a Policy Loan or surrender the Policy in full or in part, subject to the respective policy terms, however, this may cause the Policy to lapse or to be terminated earlier than the original policy term, and the amount (if any) you get back may be less than the premiums paid.

In the event that you exercise the Policy Value Management Option^{4,5}, the Aggregate Cash Value under the Policy (which is used in the calculation of the surrender value and Death Benefit under the Policy) at a future point in time may be higher or lower than it would have been if you had not chosen to exercise the option.

Inflation risk

Cost of living is likely to be higher in the future than it is today due to inflation, therefore you or **your assigned beneficiary(ies) may receive less from the Policy in real terms in the future** even if the Company meets all its contractual obligations.

Policy currency risk

You are subject to exchange rate risks. If your Plan is denominated in currencies other than local currency, or, if you choose to pay premium or receive benefit in currencies other than the policy currency(ies), **the actual amount paid or received by you will be subject to change according to the prevailing exchange rate** to be determined by the Company from time to time between the policy currency and the local/payment currencies. The fluctuation in exchange rates may have an impact on the amount of payments including but not limited to premium payments, levy payments and benefit payments.

RMB currency risk

RMB is currently not freely convertible and conversion of RMB may be subject to certain policy, regulatory requirements and/or restrictions (which are subject to changes from time to time without notice).

Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. The actual conversion arrangement will be subject to the policy, regulatory requirements and/or restrictions prevailing at the relevant time.

Risk from Currency Switch Option¹

Upon the exercise of the Currency Switch Option¹, you are subject to the risk that the Guaranteed Cash Value, Special Bonus³ (if any), Death Benefit and projected return might be higher or lower than those before the exercise of Currency Switch Option¹, whereas the guaranteed and total breakeven year might also be shorter or longer than those before the exercise of Currency Switch Option¹. Policy values after exercising the Currency Switch Option¹ will be adjusted which can even be significantly different from the figures illustrated to you when the Policy first issued.

Before you exercise the Currency Switch Option¹, you should consider whether the future policy values suit your needs, based on the illustration of future policy values we provide you as applicable. The availability of currency at the time of applying the Currency Switch Option¹ will be subject to the applicable laws and regulations.

You shall not purchase this Policy solely for the Currency Switch Option¹. If in doubt, you should contact HSBC branch staff in understanding any possible impact for an informed decision.

More about participating policy

We issue participating life insurance policies providing both guaranteed and non-guaranteed benefits. The guaranteed benefits may include the Death Benefit, Guaranteed Cash Value and other benefits that vary depending on your chosen plan. The non-guaranteed benefits comprise the policy dividends which allow policyholders to share in the financial performance of the life insurance operation.

For HSBC Eminent Goal Multi-Currency Insurance Plan, the policy dividends, if any, is in the form of:

Special Bonus³ which is declared upon early termination (except if it is due to the exercise of Policy Split Option²) of the Policy due to, for example, death or surrender, the exercise of Policy Value Management Option^{4,5} or at policy maturity.

The Special Bonus³ amount may change from time to time based on the performance over the life of the Policy before the time of declaration and prevailing investment market conditions. The actual amount will not be determined until it is payable.

Please refer to section "Product Summary" of this brochure for more details.

What factors will affect your Special Bonus³?

The Special Bonus³, if any, is not guaranteed. The size of the Special Bonus³ and whether it is payable depend on factors including but not limited to:

- The investment performance of the assets and currency hedging instruments (if any) supporting the Policies;
- Claims, lapses, and expenses experiences; and
- The long-term expected future performance of investment and other experiences mentioned above.

If the performance over the long term is better than expected, the Special Bonus³ paid would increase. If the performance is below expectation, the Special Bonus³ paid would decrease.

Please refer to section "Key risks - Non-guaranteed benefit" of this brochure for more details.

What are the key benefits of participating policies?

The key feature of participating policies over other forms of insurance policies is that in addition to the guaranteed benefits, you will also benefit from an additional Special Bonus³ payment if the investment performance is better than that required to support the guaranteed benefits. The better the performance, the greater the Special Bonus³, and, conversely, the worse the performance, the lower the Special Bonus³.

Dividend philosophy

Establishing a risk-sharing mechanism

We have a clear interest in the performance of your participating policy as our participating business operates on the principle of sharing risks between you and ourselves to achieve a reasonable balance. We regularly review the level of Special Bonus³ payable to you. Both the past actual performance and management's expectation for the long-term future performance will be assessed against the assumed level. If variances arise, considerations will be taken for sharing these with you through adjusting Special Bonus³ scales.

Fairness across Policyholder groups

To ensure fairness between policyholders of participating products, we will carefully consider the experience (including investment performance) of various policy groups such as products, product generations, currencies and issue years so that each policy group will receive a fair return based mainly on its own performance. To balance the interest between you and us, a dedicated committee formed from a group of professionals will provide independent advice on managing the participating policies and determining the Special Bonus³.

More about participating policy

Stable long-term returns

When considering adjusting the Special Bonus³ scales, we strive to maintain a more stable payout to you by smoothing, which means the Special Bonus³ level will only be changed if the actual performance is significantly different from the assumed level over a period of time, or if management's long-term future performance expectations change substantially.

We may also reduce the extent of smoothing or even stop smoothing the effects of the change in asset values for a time in the determination of the Special Bonus³. We would do this to protect the interests of the remaining policyholders. For example, we may reduce smoothing when payouts with smoothing are higher than payouts without smoothing.

Investment policy and strategy

We follow an asset strategy that:

- i) Helps to ensure that we can meet the guaranteed benefits that we have committed to you;
- ii) Delivers competitive long-term returns to you through Special Bonus³; and
- iii) Maintains an acceptable level of risk.

For HSBC Eminent Goal USD Policy:

The assets supporting the participating policies consist of fixed income and growth assets. The fixed income assets which predominantly in USD, include fixed income assets issued by corporate entities with good credit ratings (average A-rated or above) and long-term prospects. Growth assets, including equity-type investments and alternative investments such as property, private equity or hedge funds, as well as structured products including derivatives, are utilised to deliver returns that are more reflective of economic performance over the long term.

Our investment portfolios are well diversified across various types of assets, and are invested in varied geographical markets (mainly Asia, the United States and Europe), currencies (mainly USD) and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

For HSBC Eminent Goal non-USD Policy:

The asset supporting the participating policies consist of fixed income and growth assets. The fixed income assets which predominantly in USD, include fixed income assets issued by corporate entities with good credit ratings (average A-rated or above) and long-term prospects. Growth assets, including equity-type investments and alternative investments such as property, private equity or hedge funds, as well as structured products including derivatives, are utilised to deliver returns that are more reflective of economic performance over the long term.

Both fixed income assets and growth assets may be invested in various currencies, majority with USD, for diversification. If the currency of the assets is different from the policy currency of the underlying policies, currency hedging may be used to manage the currency risk.

Our investment portfolios are well diversified across various types of assets, and are invested in varied geographical markets (mainly Asia, the United States and Europe), currencies and industries. The assets are carefully managed and monitored according to our own acceptable level of risk.

More about participating policy

Target asset allocations

| Asset type | Long-term allocation percentage |
|---|---------------------------------|
| Fixed Income Assets (government bonds, corporate bonds and alternative credit) | 30% - 50% |
| Growth Assets | 50% - 70% |

Note: there could be slight deviation from the above range due to market fluctuation.

We consider other factors when deciding the actual asset allocations, including, but not limited to:

- Current and expected future market conditions;
- Guaranteed and non-guaranteed benefits of the policies;
- The acceptable risk level of the policies;
- Expected economic growth after adjustment for inflation over a period of time; and
- Investment performance of the assets supporting the policies.

Subject to our investment policy, actual asset allocation could deviate from the above long-term target allocation from time to time. Currency hedging will be exercised by us if the policy currency is denominated in the currency that is different from the underlying assets as a way of counteracting the fluctuation effect under currency mismatch.

For Policies with the Policy Value Management Option^{4,5} exercised, the assets supporting the Policy Value Management Balance⁶ are 100% invested into fixed income assets.

Accumulation interest rate

You can choose to exercise the Policy Value Management Option^{4,5} to allocate a portion of the Net Cash Value to the Policy Value Management Balance⁶ (if any) to accumulate with interest (if any).

Interest rates are not guaranteed, and will be reviewed by us regularly with reference to the following factors:

- Portfolio yields of fixed income asset;
- Prevailing market conditions;
- Expectations of future fixed income asset yields;
- The cost associated with currency hedging (if applicable);
- The cost associated with the provision of this interest accumulation service; and
- The likelihood and duration of policyholders leaving their payment for accumulation.

The policy of determining the Special Bonus³ (if any) and accumulation of interest rates may be reviewed and adjusted by us from time to time.

For more updated information, please visit our website <https://www.hsbc.com.hk/insurance/info/>.

You may also visit the above website to refer to our dividend history. The past or current performance of our business may not be a guide for future results.

Endnotes

1. By exercising the Currency Switch Option, you can switch the policy currency to a different currency that the Company makes available at the time of the application for Currency Switch Option.

The policy values under the basic plan of the Policy will be switched to the converted currency according to the "Product Summary" section and detailed terms and conditions outlined within the policy provisions. All supplementary benefit(s) attached to the basic plan will also be denominated in the converted currency.

The Company shall have the absolute right and discretion to approve the application for exercising the Currency Switch Option and impose any requirements and conditions, as the Company deems appropriate.

2. Each Policy can be segregated into at most 3 split policies with a new policy number assigned for each split policy. The policyholder of the split policies can further apply for Policy Split Option to split into a maximum of other 3 split policies.

The Policy Amount¹³ of any split policies must not be less than such minimum amount requirement as may be determined by the Company from time to time. There is no Indebtedness¹² under any Policy before policy split and such Policy is not under assignment.

Your Policy will be terminated if the request to split policy is approved by us. The policy term, policy date, issue date and policy years of any split policies shall be the same as the respective original Policy before policy split. Save as otherwise provided in the policy provisions or herein, all benefits, terms and conditions of the original Policy shall apply to the respective split policies. All supplementary benefits(s) attached to the basic plan will be detached from the original Policy and attached to the respective split policies.

Original policyholder can appoint new policyholders and life insured and exercise Currency Switch Option¹ for the split policies at the time he/she exercises this option. Change of Life Insured¹⁴ is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Currency Switch Option¹ is subject to availability of the policy currency at the time of applying such option, the Company's approval and applicable laws and regulations.

3. The amount of Special Bonus is not guaranteed and the payment is subject to the Company's discretion.
4. You may apply to exercise this Policy Value Management Option to allocate a portion of the Net Cash Value as of the date of such request is processed, to the Policy Value Management Balance⁶ provided that:
 - This Policy has been in force for 20 policy years or more;
 - All premiums have been paid when due; and
 - There is no Indebtedness¹² under the Policy.
5. The exercise of the Policy Value Management Option is subject to the minimum amount requirements on (i) the Net Cash Value to be allocated per transaction; and (ii) the Policy Amount¹³ after the exercise of this option. Such minimum amount requirements are determined by the Company from time to time without prior notice to the policyholder.
6. Policy Value Management Balance means the amount of the accumulation of the proceeds from exercising the Policy Value Management Option^{4,5} which is allocated to the Policy to accumulate at such an interest rate(s) that are determined at the Company's discretion from time to time, and less any previously withdrawn amounts.
7. Exercising Regular Withdrawal Option of the Policy is subject to the minimum withdrawal amount requirement and the Policy is without any Indebtedness¹². No withdrawal will be allowed when the Policy Amount¹³ of the Policy is below the minimum Policy Amount¹³ requirement, which is determined by the Company from time to time without prior notice to the policyholder. The actual amount and number of months or years available for regular withdrawal is dependent on the actual amount of the Net Cash Value payable under the Policy.
8. If the life insured commits suicide, whether sane or insane, within one year of the issue date or from the effective date of reinstatement, whichever is later, the Death Benefit payable under the Policy will be limited to the refund of the amount of premiums a policyholder paid to us less any amount we paid since the policy date. Please refer to the policy provisions of the basic plan for detailed terms and conditions.
9. Additional Accidental Death Benefit will be terminated when the life insured attains the Age¹⁰ of 80 or payout of the Additional Accidental Death Benefit or the Policy is terminated (if the Policy is terminated due to the exercise of Policy Split Option², Additional Accidental Death Benefit will be re-established under the new split policies with the same terms and conditions) (whichever is earlier) subject to a maximum benefit limit of USD3,000,000 or its equivalent per life insured across all Additional Accidental Death Benefit issued by us. Your Policy will be terminated once we pay this benefit. Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.

Endnotes

10. Age means the age of the life insured or the policyholder where applicable at his/her next birthday.
11. Total Basic Plan Premium Paid refers to the total amount of premium due under the basic plan (whether or not actually paid) as of the date of death of the life insured. Please refer to the policy provisions for detailed terms and conditions.
12. Indebtedness means the sum of all outstanding policy loans or automatic premium loans advanced in accordance with the Policy, any accrued interest on such loans, and any outstanding premiums or payments under this Policy.
13. Policy Amount is an amount used to determine the premiums payable under the Policy and your Guaranteed Cash Value and Special Bonus³ to be received under the basic plan of this Policy. It does not represent the amount of Death Benefit payable or cash value of your Policy.
14. Each policyholder is entitled to the Change of Life Insured of the Policy for unlimited times after the 1st policy year, or the Policy is fully paid at the end of the premium payment period, whichever is later. Change of Life Insured is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on a case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying claim risk, change in policy term, latest economic outlook.
15. Unemployment Benefit is applicable to the policyholders aged¹⁰ between 19 and 64 who is the holder of a Hong Kong Identity Card. The benefit will terminate when the policyholder attains the Age¹⁰ of 65 or all due premiums have been paid or the Policy is terminated (whichever is earlier). Such benefit is not applicable to single premium policy. Please refer to the policy provisions of the Supplementary Benefits for detailed terms and conditions and exclusions.
16. The maximum total premium amount for pending guaranteed approval/simplified underwriting applications and in-force policies (per life insured) may differ and is subject to the Age¹⁰ of the life insured. Total premium amount refers to the total premium amount of this Plan and other specified life insurance plans as determined by the Company. For details of the underwriting requirements (which may relate to medical underwriting requirements or HSBC Life's criteria), please contact HSBC branch staff. The Company reserves the right to accept or decline any applications for this Policy based on the information provided by the life insured and/or policyholder during application.
17. Upon the Partial Surrender of the Policy, a portion of the Special Bonus³ (if any) attributable to the reduced portion of the Policy Amount¹³ may be declared at the Company's discretion and such amount, if any, will be payable as part of the Partial Surrender payment subject to the applicable requirements. Please refer to the policy provisions for detailed terms and conditions of reduction of Policy Amount¹³.
18. Non-forfeiture value means the Guaranteed Cash Value less any Indebtedness¹² calculated as of the date immediately preceding the due date of the relevant unpaid premium.

More information

Planning for your financial future is important. Let us review your current and future needs to help you decide if HSBC Eminent Goal Multi-Currency Insurance Plan is the right product to help you fulfil your personal goals.

You can visit any HSBC branch to arrange for a financial planning review with us.

Go to www.hsbc.com.hk/insurance

Visit any HSBC branch

HSBC Eminent Goal Multi-Currency Insurance Plan

HSBC Life (International) Limited

HSBC Life (International) Limited (“the Company”, “we” or “us”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

Hong Kong Special Administrative Region office

18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong Special Administrative Region.

The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap.41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong Special Administrative Region. HSBC Eminent Goal Multi-currency Insurance Plan is a product of the Company but not HSBC, underwritten by the Company and it is only intended for sale through HSBC in the Hong Kong Special Administrative Region.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, HSBC is required to enter into a Financial Dispute Resolution Scheme process with you; however, any dispute over the contractual terms of the above insurance product should be resolved between the Company and you directly.

The Company accepts full responsibility for the accuracy of the information contained in this Product Brochure and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading. The information shown therein is intended as a general summary. Please refer to your insurance Policy for the detailed terms and conditions.

December 2023

HSBC Life (International) Limited is the proud winner of the following awards:



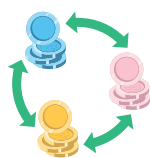
掌握不同选项 灵活自主策划财富

人生旅途，随时于未知国度再创新里程。世界日益互联互通，您往往有无限机会旅游、海外深造、遥距就业，或往外国退休。因此，更需要灵活有效的理财方案，助您尽握眼前每个机遇。

汇图多元货币保险计划（「汇图」、「本计划」或「本保单」）属终身人寿保险计划，并提供独特灵活方案，助您迈向长线储蓄目标。本计划提供一系列保单货币及保单管理选项，为您带来充分财政弹性，部署完善财富计划，力求实现各种不同愿望。



掌握不同选项 灵活自主策划财富



提供9种保单货币选择 灵活行使货币转换选项¹

本计划提供多种货币选择，助您紧握长线财富增长机遇。您可选择以美元、人民币、港币、英镑、加拿大元、澳元、欧罗、新加坡元或澳门币^{*}为保单货币单位，务求助您实现不同人生目标及理想。

由第3个保单周年日起，或于保费缴付期完结并已缴清所有保费（以较迟者为准），您可随时将保单货币转换成另一种可供选择的货币，每个保单年度更可转换最多3次，以配合不同人生阶段的需要及机遇。



保单分拆选项²助您更有效分配资产

您的资产配置计划可能于不同时间有各种考虑因素。因此，本计划由第3个保单周年日起，或于保费缴付期完结并已缴清所有保费（以较迟者为准），您可于每个保单年度内，随时将保单分拆成数份分拆保单，灵活调整计划，应对各种人生转变。每份原有保单最多可分成3份新的分拆保单。您更可同时行使保单分拆选项²及货币转换选项¹，以便资产配置于不同保单货币。



持续累积财富 兼享理财弹性

保证现金价值—本计划中的保证成分，将于保单期内逐渐递增，助您建立稳健基础，创造未来美好时光。

特别奖赏³—属非保证金额，提升整体潜在回报。

保单价值管理权益^{4,5}—您可锁定保单部分净现金价值，并调拨至保单价值管理收益结余⁶，令保单价值更稳定，减低市场波动影响。

定期提取选项⁷—您可每年或每月提取指定保单价值，量身定制适合您的定期被动收入。有关详情，请参阅本产品册子的「计划摘要」部分。

「汇图」是具有储蓄成分的长期分红人寿保险计划，并不等同或类似任何类型的银行存款。部分保费用于缴付保险及有关费用。

* 澳门币仅适用于澳门签发的保单，实际供应视乎本公司决定。

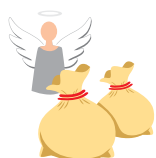
本计划如何提供保障？

本计划旨在提供潜在财富增长，同时保障您及至亲，一旦遇上突如其来的事故，亦可减轻对家人的经济压力。



人寿保障⁸

除了提供长线财富增长机会外，受保人于保单期内可享人寿保障⁸。若受保人不幸身故，受益人将可获一笔身故赔偿（请参阅「计划摘要」部分）。



额外意外死亡保障⁹

本计划为合资格受保人提供此保障，毋须另缴额外保费。

若受保人于保单完结或80岁¹⁰前（以较早者为准）不幸因意外离世，受益人不仅可得身故赔偿，并可取得已缴基本计划总保费¹¹的30%，作为额外意外死亡保障赔偿。

请参阅附加保障的保单条款，借此了解额外意外死亡保障⁹的详细条款、细则及不保事项。



保单价值管理权益^{4,5}

踏入人生新阶段，尤其临近退休时，您可能需要更稳定及更有保障的保单价值。

有见及此，本计划设有保单价值管理权益^{4,5}，助您锁定保单部分净现金价值。您享有行使本权益的决定权，并可自行决定锁定您保单内的金额。行使此项权益后，部分净现金价值将调拨至保单价值管理收益结余⁶。「锁定」金额属保证部分及按既定息率积存，有关息率由本公司不时厘定。

根据保单条款，您可行使保单价值管理权益^{4,5}，前提是：

- (i) 本保单已生效20个保单年度或以上；
- (ii) 所有保费均于到期前全数缴清；及
- (iii) 本保单并无任何债项¹²（例如保单贷款、利息及逾期未付保费）。

行使保单价值管理权益^{4,5}后，本计划的保单金额¹³及已缴基本计划总保费¹¹将按比例调整及减少。于计算保证现金价值、特别奖赏³（如有）及身故赔偿时，亦根据保单条款而相应调整。



身故赔偿支付选项

本计划备有两种身故赔偿支付选项可供选择，一旦受保人不幸离世，其亲人可得到适当财政保障。身故赔偿将根据所选身故赔偿支付选项付予受益人，有关选项不可于受保人身故后更改。基于保单条款及细则，身故赔偿可一笔过全数付款，或分10、20或30年每年定期付款，令受益人未来财政更有保障。



更改受保人¹⁴

您的财富传承需要可能随时间而转变，您可于第1个保单周年日后或于保费缴付期完结并已缴清所有保费(以较迟者为准)，无限次更改受保人¹⁴，灵活传承资产。



第二保单持有人

根据本保单条款，本计划的保单持有人可为儿童保单指定第二保单持有人，一旦原有保单持有人不幸身故，可确保本保单由信任的人接手管理。



失业延缴保费保障¹⁵ (不适用于趸缴保费保单)

若保单持有人于65岁¹⁰前连续失业30日或以上，缴付到期保费的宽限期可延长达365日，于宽限期内，受保人仍可享受保障。

简易投保

投保「汇图」手续简便，申请人一般毋须通过医疗核保，除非全期总保费金额超过保证核保限额¹⁶。



示例1：兼顾举家移居外地及子女教育所需



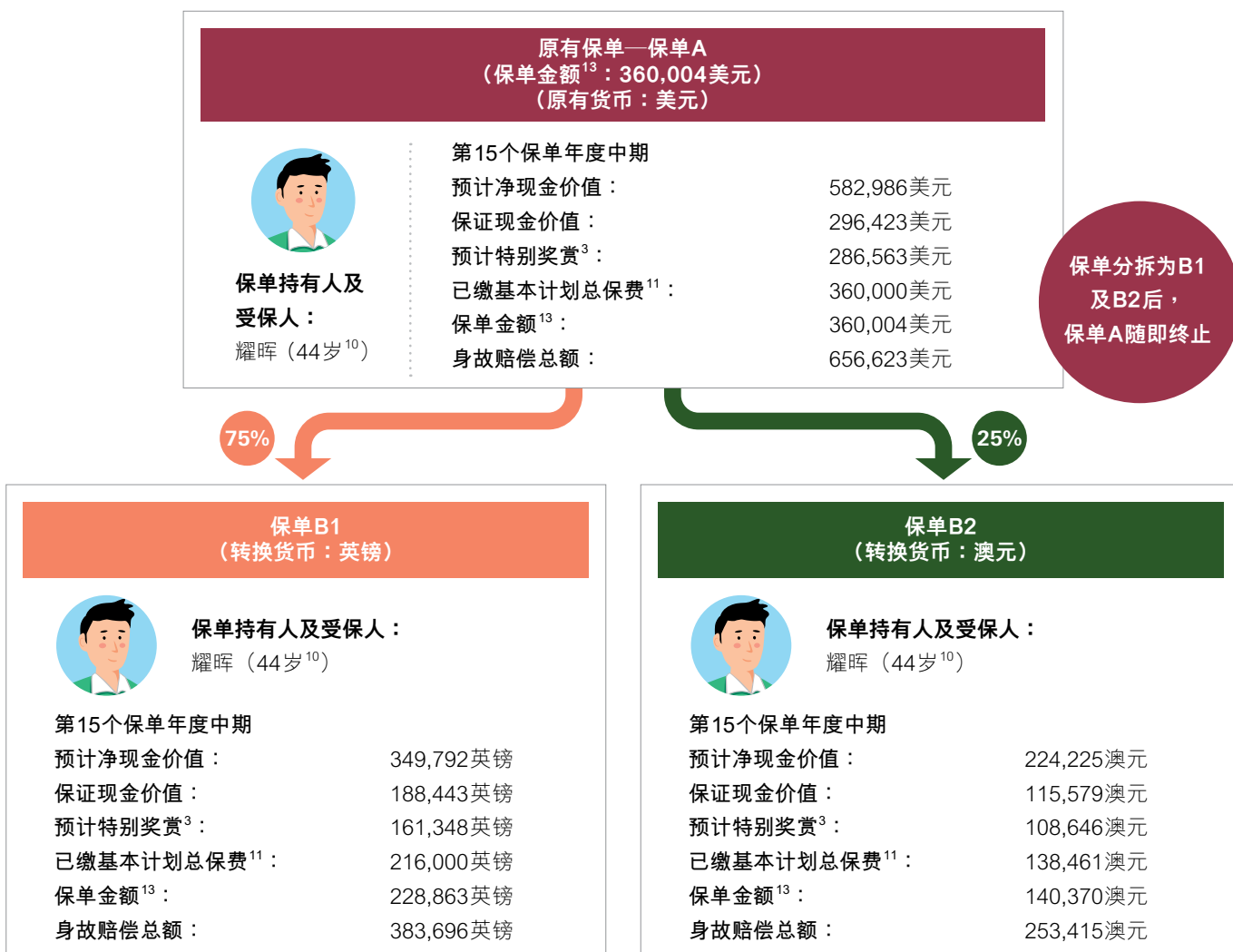
30岁¹⁰耀晖是已婚工程师，初为人父，太太刚诞下孪生女儿倩盈及咏诗。最近耀晖获其公司委派出任英国分公司的工程师，同时，耀晖希望累积财政储备，为一家人移居英国铺路。

耀晖决定投保汇图多元货币保险计划，总保费为360,000美元。透过本计划，他可随时行使保单分拆选项²及货币转换选项¹，灵活配合一家未来计划，同时捕捉各种机遇。

| | | | |
|-----------|-----------|-------------------------|-----------|
| 保单持有人及受保人 | 耀晖 | 保费供款年期 | 3年 |
| 每年保费 | 120,000美元 | 已缴基本计划总保费 ¹¹ | 360,000美元 |

情境1：

于第15个保单年度中期，耀晖的女儿咏诗希望将来大学毕业后，可往澳洲深造厨艺，发展个人兴趣及追寻梦想。耀晖想帮助咏诗达成愿望，又鉴于英镑汇价大跌，于是考虑将保单分拆为两份新保单（保单B1及B2），并以较相宜的汇价将保单B1转换为英镑保单及将保单B2转为澳元保单，供咏诗将来往澳洲深造时备用。耀晖于是同时行使保单分拆选项²及货币转换选项¹，此时耀晖年届44岁¹⁰，女儿14岁¹⁰。



行使保单分拆选项²及货币转换选项¹当刻，
保单B1及B2的预计净现金价值总和相当于保单A价值。

示例1：兼顾举家移居外地及子女教育所需

情境2：

移居英国后，耀晖的工程师事业有成。他想储备退休资本，为将来回港的退休生活作好准备；同时为女儿倩盈及咏诗预留资金，以供大学毕业后发展事业之用。他决定进一步累积保单价值。

转眼间，两姊妹已大学毕业，取得学士学位。倩盈希望留在英国创业，而咏诗依然期望往澳洲深造厨艺。耀晖为支持女儿圆梦，特意于她们生日前赠送保单作为礼物。此外，耀晖见英镑大幅升值，计划以较有利汇率将保单B1转换为港币保单，为日后回港退休作好准备。于是在第21个保单年度中期，他同时行使保单分拆选项²及货币转换选项¹，将保单B1分拆成两份新保单（保单C1及C2），务求达致：



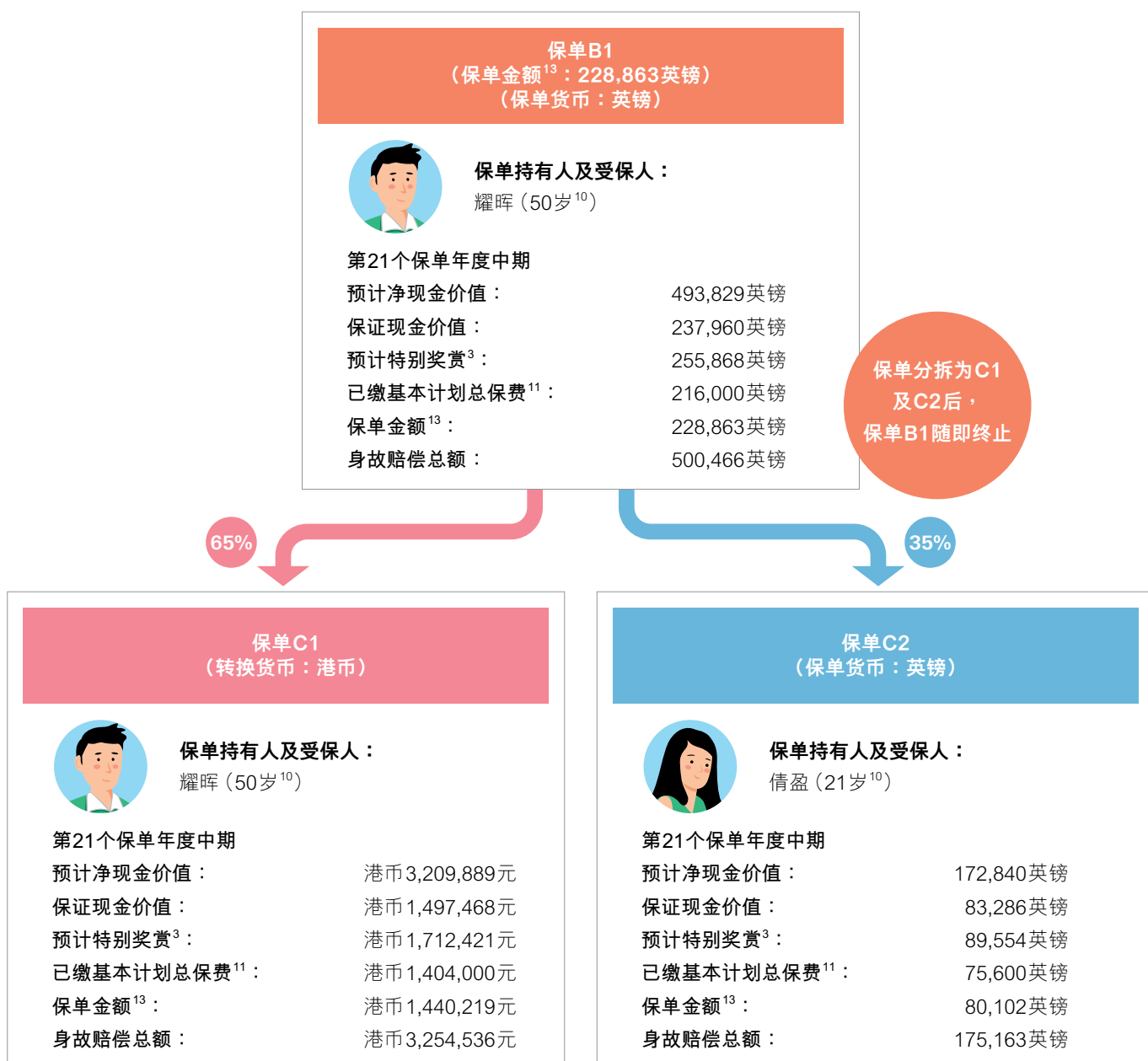
为倩盈准备创业
启动资金



累积财富，与太太
迎接退休生活



捕捉有利的汇价走势



示例1：兼顾举家移居外地及子女教育所需

为支持咏诗于澳洲修读厨艺课程，耀晖更改投保人¹⁴及转移保单所有权，令咏诗同时成为保单B2的投保人及保单持有人：



情境1及2的备注：

- 行使货币转换选项¹及保单分拆选项²，毋须另缴费用或经市值调整。
- 预计净现金价值及已缴基本计划总保费¹¹是根据以下假设汇率计算：美金兑英镑=1:1.25；美金兑澳元=1:0.65；英镑兑港币=1:10。有关假设汇率只供参考，实际应用的汇率将按照行使货币转换选项¹生效当日的汇率；而当日汇率将由本公司以绝对酌情权不时厘定。净现金价值、已缴基本计划总保费¹¹及保单价值管理收益结余⁶(如有)将按照行使货币转换选项¹生效当日的汇率，以舍入调整后转换为转换货币，并不会受市值调整所影响。
- 本公司根据基本计划于转换货币下的现行利益表，将保单金额¹³、保证现金价值及特别奖赏³(如有)转换为转换货币，并均作舍入调整。
- 实际保证现金价值、特别奖赏³(如有)及身故赔偿可能比行使货币转换选项¹前的金额较高或较低。您可要求索取建议书并根据所示的未来保单价值，衡量本计划及行使货币转换选项¹后的未来保单价值是否符合您的需要。
- 对于行使货币转换选项¹或保单分拆选项²的任何申请个案，本公司有绝对权利及酌情权接受或拒绝有关申请。有关货币转换选项¹或保单分拆选项²详情，请参阅「计划摘要」部分及保单条款。
- 每份分拆保单的保单金额¹³并不能低于本公司不时厘订的最低保单金额¹³限额要求，及不允许于保单年期内增加保单金额¹³，以行使保单分拆选项²。
- 本保单于(a)申请货币转换选项¹或保单分拆选项²时，及(b)于货币转换或保单分拆前，均未经任何权益转让。
- 保单B1及B2的保单年期、保单日期及保单年度，均与保单A相同。
- 保单C1及C2的保单年期、保单日期及保单年度，均与保单B1相同。

示例2：令财富世代传承



德仁，39岁¹⁰建筑师，与太太雅宜育有9岁¹⁰儿子诚谦。德仁希望有一份人寿保单，既可提供长线财富增值潜力，亦可灵活传承财富，保障家人的未来生活。于是，他选择投保「汇图」。

| | | | |
|-----------|----------|-------------------------|-----------|
| 保单持有人及受保人 | 德仁 | 保费供款年期 | 3年 |
| 每年保费 | 50,000美元 | 已缴基本计划总保费 ¹¹ | 150,000美元 |

持有「汇图」保单，可无限次更改受保人¹⁴：

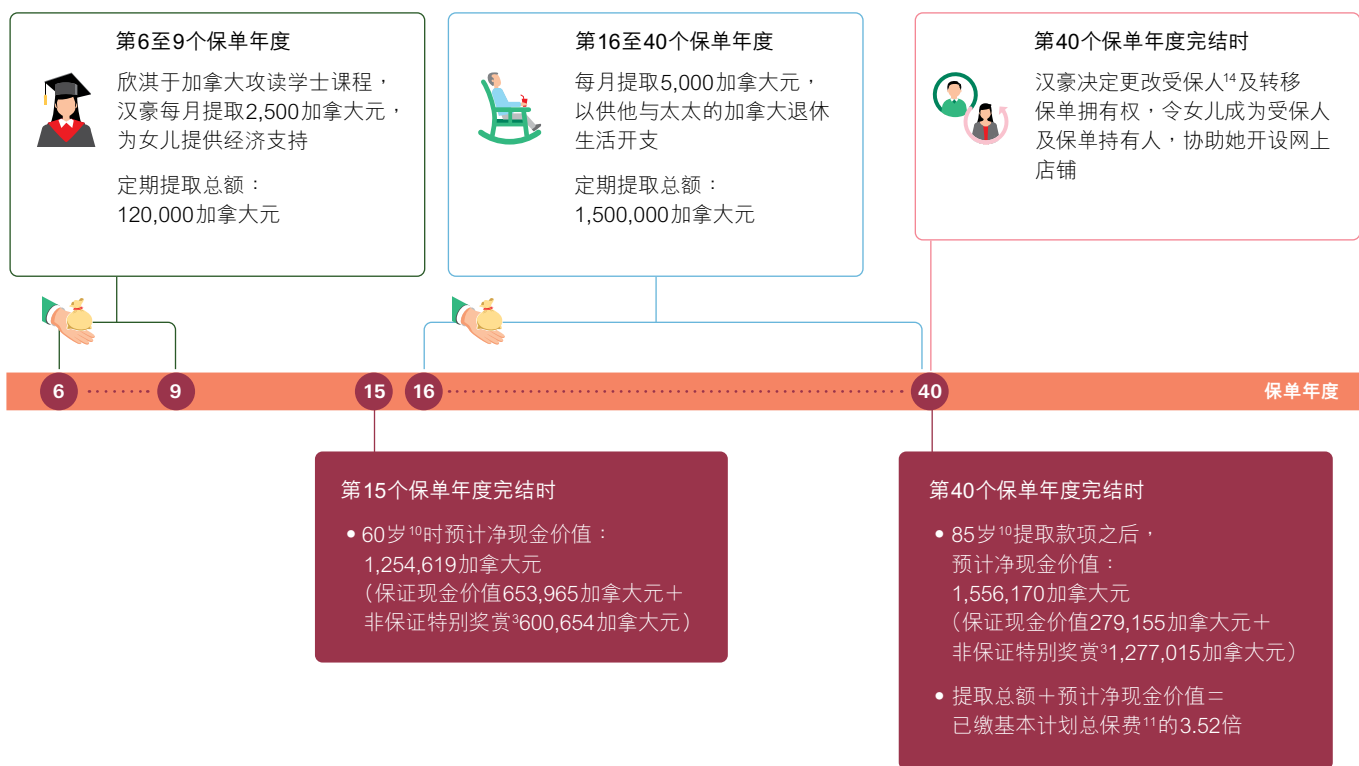
| | 第1代 | 第2代 | 第3代 | 第4代 | |
|---------|--|--|---|--|--|
| 保单持有人 | 德仁 (39岁 ¹⁰) | 德仁 (43岁 ¹⁰) | 诚谦 (39岁 ¹⁰) | 淑汶 (40岁 ¹⁰) | 佑哲 (45岁 ¹⁰) |
| 受保人 | 德仁 | 诚谦 (13岁 ¹⁰) | 诚谦 | 淑汶 | 佑哲 |
| | 德仁于39岁 ¹⁰ 时投保本计划，并于3年后缴清所有保费。保单签发时，儿子诚谦只有9岁 ¹⁰ 。 | 第4个保单年度完结时，德仁希望将有关保障传赠儿子诚谦，因此决定更改受保人 ¹⁴ ，令诚谦成为保单受保人。 当保单转为儿童保单，德仁指定太太雅宜为第二保单持有人；万一自己离世，可由雅宜管理保单。 | 德仁年届69岁 ¹⁰ 时，将保单权益转让予诚谦，令他同时成为保单持有人及受保人。 此时，诚谦已有10岁 ¹⁰ 女儿淑汶。 | 30年后，诚谦年届69岁 ¹⁰ ，决定将保单传赠40岁 ¹⁰ 女儿淑汶，令她成为新受保人及保单持有人。 淑汶已有15岁 ¹⁰ 儿子佑哲。 | 淑汶70岁 ¹⁰ 时，将保单传赠佑哲，保单价值仍持续累积。 |
| 保单年度 | 保单签发 (第1个保单年度开始) | 第4个保单年度完结时 | 第30个保单年度完结时 | 第60个保单年度完结时 | 第90个保单年度完结时 |
| 预计净现金价值 | | | 617,999美元 | 3,327,191美元 | 18,159,032美元 |
| 预计总回报 | | | 4.12 倍 | 22.18 倍 | 121.05 倍 |

示例3：筹划退休储备



汉豪45岁¹⁰，家有太太咏琳及12岁¹⁰女儿欣淇。他计划于60岁¹⁰时与咏琳往加拿大退休，现正寻求合适的加拿大元保单，务求减低将来承受的汇率波动风险。同时，他希望累积储备以支持退休生活开支及女儿于加拿大升学的费用。汉豪决定投保汇图多元货币保险计划，以自己为保单持有人及投保人。

| | | | |
|-----------|-------------|-------------------------|-------------|
| 保单持有人及投保人 | 汉豪 | 保费供款年期 | 3年 |
| 每年保费 | 300,000加拿大元 | 已缴基本计划总保费 ¹¹ | 900,000加拿大元 |



灵活降低风险 保障退休储备

汉豪可行使保单价值管理权益^{4,5}，锁定保单部分净现金价值，并调拨至保单价值管理收益结余⁶，保障免受市场波动影响。

保单价值管理收益结余⁶将按本公司具绝对酌情权不时厘定的息率积存生息。

示例

以上所有示例备注：

- 以上所有示例均为假设，并非保证，仅供说明之用。
- 以上所有示例均为独立事件，并无任何关连。
- 于示例1、2的保单期内，并无部分退保¹⁷。
- 于示例1、2及3的整段保单期间，假设特别奖赏³分配及投资回报维持不变。
- 于保费缴付期内，所有保费均于到期前全数缴付。
- 有关示例的保单生效期间，并无借取保单贷款，亦未经任何权益转让。
- 实际情况中，适用于更改受保人¹⁴的核保条件各有不同，须按每宗个案情况而个别评估。
- 以上显示的数字及图表均以上述假设为基础，并经整数调整。
- 所显示的过往、现时、预计及/或潜在利益及/或回报（例如奖赏、利息）均为非保证，并仅供说明之用。未来实际利益及/或回报金额可能比现时所示利益及/或回报较高或较低。有关示例只供说明之用，并不代表实际派发金额及实际情况。有关详情及所示数字，请参阅您的保险建议书所显示的数字。有关详细条款及细则，请参阅保单条款。
- 您亦应留意通货膨胀随时间带来的影响，可能显著降低累积金额的消费力。根据香港政府统计处公布的数据，综合消费物价指数由1993年6月的55.9升至2023年6月的105.2，30年间上升88%。
- 以上示例只涵盖过往30年消费物价，仅供参考之用。

计划摘要

保费供款年期/投保年龄¹⁰

| 保费供款年期 | 投保年龄 |
|---------|-------------------------|
| 趸缴保费/3年 | 出生15日后至75岁 ¹ |
| 5年 | 出生15日后至70岁 ¹ |

保单货币

美元 / 人民币 / 港币 / 英镑 / 加拿大元 / 澳元 / 欧元 / 新加坡元 / 澳门币*

保单年期

至99岁¹⁰

缴付保费方法

趸缴保费、按月或按年透过以下方式缴付：

- 银行户口转账；或
- 支票/本票/汇票（只适用于缴付首次保费，不适用于缴付往后保费）；或
- 信用卡（不适用于趸缴保费）。

注：如果您选择按月缴付有关保单年度的保费，于该保单年度内须缴付的保费总额将会比选择按年缴付的为高。

最低保费金额

每份保单按不同保费缴付期及保费缴付方式之最低所需保费：

| 保费供款年期 | 保费缴付方式 | | | |
|--------|-------------|--------------|-----------|------------|
| | 年缴保费 | | 月缴保费 | |
| 趸缴保费 | 50,000美元 | 70,000澳元 | — | |
| | 人民币330,000元 | 45,000欧元 | | |
| | 港币400,000元 | 65,000新加坡元 | | |
| | 40,000英镑 | 澳门币*400,000元 | | |
| | 65,000加拿大元 | | | |
| 3年 | 16,667美元 | 23,334澳元 | 1,459美元 | 2,042澳元 |
| | 人民币109,999元 | 15,000欧元 | 人民币9,625元 | 1,313欧元 |
| | 港币133,332元 | 21,667新加坡元 | 港币11,667元 | 1,896新加坡元 |
| | 13,334英镑 | 澳门币*133,332 | 1,168英镑 | 澳门币*11,667 |
| | 21,667加拿大元 | | 1,896加拿大元 | |
| 5年 | 10,000美元 | 14,000澳元 | 875美元 | 1,225澳元 |
| | 人民币66,000元 | 9,000欧元 | 人民币5,775元 | 788欧元 |
| | 港币80,000元 | 13,000新加坡元 | 港币7,000元 | 1,138新加坡元 |
| | 8,000英镑 | 澳门币*80,000元 | 700英镑 | 澳门币*7,000元 |
| | 13,000加拿大元 | | 1,138加拿大元 | |

备注：由于需要将金额调整为整数，上列保费总额可能与保单应缴保费总额稍有出入。本说明中的其他数值均经舍入调整。

* 澳门币仅适用于澳门签发的保单，实际供应视乎本公司决定。

计划摘要

| | |
|---------------------------------|--|
| 保证现金价值— 在保单期内您的保单现金价值 | <p>保证现金价值指在保单期内，您的保单随时间积存的现金价值。此现金价值按当时适用的保单金额¹³计算。</p> <p>行使保单分拆选项²后，部分保证现金价值亦将分配予分拆保单。</p> <p>行使货币转换选项¹后，保证现金价值将根据基本计划于转换货币下的现行利益表转换为转换货币。换算后的保证现金价值可能高于或低于行使货币转换选项¹之前的原有金额。</p> |
| 净现金价值 | <p>相等于在任何时候的保证现金价值加上特别奖赏³(如有)，并扣除任何债项¹²之后的金额。</p> <p>行使保单分拆选项²后，保单持有人在保单分拆申请中指定的一部分净现金价值亦将分配予分拆保单。</p> <p>行使货币转换选项¹后，净现金价值将不经任何市值调整，并将根据本公司全权酌情决定的现行汇率转换为转换货币。</p> |
| 特别奖赏³ | <p>特别奖赏³(如有)并非保证，将由本公司拥有绝对酌情权下宣派。任何特别奖赏³金额将在宣派时由本公司决定。</p> <p>本公司将在您全数或部分退保¹⁷、终止保单、本保单期满或失效或受保人身故时，向您宣派特别奖赏³(如有)。在行使保单价值管理权益^{4,5}后，部分的保证现金价值及特别奖赏³(如有)将调拨至保单价值管理收益结余⁶以累积生息。</p> <p>行使保单分拆选项²后，部分特别奖赏³(如有)亦将分配予分拆保单。</p> <p>行使货币转换选项¹后，特别奖赏³(如有)将根据基本计划于转换货币下的现行利益表转换为转换货币。换算后的的特别奖赏³金额可能高于或低于行使货币转换选项¹之前的原有金额。</p> <p>本公司将在有关年结通知书上、当行使保单分拆选项²或行使货币转换选项¹后，向您更新每个保单周年日的特别奖赏³金额(如有)。保单年结通知书上所显示的特别奖赏³(如有)金额可能比早前发出的保单年结通知书上所显示的金额较高或较低。于特定情况下，非保证利益可能为零。有关主要风险因素详情，请参阅「主要风险—非保证利益」部分。</p> |
| 退保利益 | <p>保证现金价值加上：</p> <ul style="list-style-type: none"> • 特别奖赏³(如有)；及 • 保单价值管理收益结余⁶(如有)； • 减去任何债项³(如有)。 |

计划摘要

部分退保¹⁷

您可要求调减本保单之保单金额¹³从而部分退保¹⁷。

若申请部分退保¹⁷，您必须以本公司指定的表格提交书面要求。如有关要求获本公司批准，调减保单金额¹³部分中应占的净现金价值(如有)将退回予保单持有人。

在调减保单金额¹³后，本保单的已缴基本计划总保费¹¹将按比例调整及减少。在计算保证现金价值、特别奖赏³(如有)及身故赔偿时，亦会根据本保单的条款而相应调整。保单批注及经修订的保单附表将在调减保单金额¹³生效时签发予保单持有人。

退保

您可随时以本公司指定的表格提交书面申请，要求退回相当于本公司处理有关指示当日之现金价值总和(受保单之条款及本公司之要求约束)。保单全数退保后，本公司将获全面解除对本保单的责任。

定期提取选项⁷

由第三个保单周年日开始，或于保费缴付期完结并已缴清所有保费后(以较迟者为准)，如本保单并无任何债项¹²，您可申请每年或每月于保单定期提取款项。

若申请行使本权益，您须透过填写本公司指定的表格，提交书面要求。

如有关要求获本公司核准，本公司将于净现金价值扣除有关提取金额，并付予保单持有人。保单金额¹³、已缴基本计划总保费¹¹、保证现金价值、特别奖赏³(如有)及身故赔偿将根据本保单条款而相应调整，计算方式与部分退保¹⁷相同。

保单价值管理权益^{4,5}

在本保单已生效20个保单年度或以上后，若没有未偿还的债项¹²，而所有到期保费亦已缴付，您可将申请行使此项权益以锁定本保单中的部分净现金价值。您选择锁定的金额在行使保单价值管理权益^{4,5}后是保证的，并会被调拨至保单价值管理收益结余⁶，以本公司不时厘定的息率累积生息。若申请行使此项权益，您必须以本公司指定的表格提交书面指示。

行使此项权益须受下列两项最低限额要求所限制，而有关的限额均由本公司不时厘定及调整，毋须事先通知保单持有人：

- (i) 每次调拨的净现金价值；及
- (ii) 此项权益行使后剩余的保单金额¹³。

在行使此项权益后，本保单的保单金额¹³及已缴基本计划总保费¹¹将按比例调整及减少，在计算保证现金价值、特别奖赏³(如有)及身故赔偿时，亦会相应调整。如有关行使保单价值管理权益^{4,5}的要求获本公司批准，保单批注及经修订的保单附表将会签发予保单持有人。此项权益一经行使，将不可取消、终止或逆转。

计划摘要

| | |
|-------------------------------|---|
| 保单价值管理收益结余⁶ | <p>指行使保单价值管理权益^{4,5}调拨入本保单下，按本公司具绝对酌情权不时厘定的息率积存生息，并减去任何已提取之金额的累积金额。在保单期满前，保单持有人可随时以书面填妥并提交本公司指定的表格，以提取本保单下的保单价值管理收益结余⁶(如有)。</p> <p>于行使保单分拆选项²后，部分保单价值管理收益结余⁶(如有)将分配至有关分拆保单。</p> <p>当行使货币转换选项¹时，保单价值管理收益结余⁶(如有)将根据本公司决定的现行汇率转换为转换货币。</p> |
| 现金价值总和 | <p>相等于净现金价值加上保单价值管理收益结余⁶(如有)的金额。</p> |
| 身故赔偿 | <p>于受保人身故当日，选取以下较高金额：(i) 已缴基本计划总保费¹¹加上2,500美元 / 人民币16,500元 / 港币20,000元 / 2,000英镑 / 3,250加拿大元 / 3,500澳元 / 2,250欧罗 / 3,250新加坡元 / 澳门币[*]20,000元或(ii) 保证现金价值加上：</p> <ul style="list-style-type: none"> • 特别奖赏³(如有)；及 • 保单价值管理收益结余⁶(如有)； • 减去任何债项¹²(如有)。 |
| 身故赔偿支付选项 | <p>您可在投保时或在保单签发后，选择身故赔偿支付选项。基于保单之条款，受益人将以下列其中一种方式收取身故赔偿：</p> <ul style="list-style-type: none"> • 一笔过全数支付；或 • 分期付款形式(只适用于没有任何权益转让的保单)。 <p>根据所拣选的年期，分期按年发放：</p> <ul style="list-style-type: none"> • 10、20或30年。分期付款将按照您所选择的年期每年支付予受益人。剩余的保障金额将留于本公司中，并以本公司不时厘定的息率累积，直到将所有保障金额支付予受益人为止。 • 任何时候，受益人无权更改保单持有人所设定的身故赔偿支付选项。 • 如果受益人在分期领取身故赔偿时身故，则身故赔偿的剩余金额(或者，若受益人超过一个，该部分应归于该身故受益人的身故赔偿剩余金额)将于受益人身故时一次性支付予已故受益人的遗产。 • 保单持有人只能为所有受益人选择一项身故赔偿安排选项，并不可在受保人身故后更改。 <p>如保单持有人未有根据保单指定受益人，将不可选择分期支付身故赔偿。</p> |

* 澳门币仅适用于澳门签发的保单，实际供应视乎本公司决定。

计划摘要

| | |
|---------------------|--|
| 期满利益 | <p>当投保人年满99岁¹⁰时，将获派付保证现金价值加上特别奖赏³(如有)，再加上</p> <ul style="list-style-type: none"> • 保单价值管理收益结余⁶(如有)； • 减去任何债项¹²(如有) |
| 更改投保人 ¹⁴ | <p>于第1个保单年度后，或保费缴付期完结后且此保单已全数缴付所有保费(以较迟者为准)，您可无限次更改保单投保人¹⁴。申请更改投保人¹⁴须提供可保证明，并由本公司根据投保人投保条件而批核。</p> <p>由更改生效日起，保单金额¹³、保费、保证现金价值、身故赔偿、特别奖赏³(如有)及债项¹²均维持不变。</p> <p>保单期满日将重设至新投保人99岁¹⁰。新订不可异议条款亦将同时适用。</p> |
| 第二保单持有人 | <p>在保单条款约束下，保单持有人可根据保单条款于任何时候为儿童保单指定一名第二保单持有人。此选项只适用于没有任何权益转让的保单。</p> <p>如第二保单持有人成为新保单持有人，第二保单持有人须按指定条件及受保单条款约束下，履行保单持有人的所有责任，并可行使保单持有人的所有权利。</p> <p>有关详细条款、细则及不保事项，请参阅第二保单持有人的保单条款。</p> |
| 保单分拆选项 ² | <p>由第3个保单周年日起，或保费缴付期完结后且此保单已全数缴付所有保费(以较迟者为准)，只要您的保单没有任何权益转让，亦无任何保单贷款及累积利息，您可透过保单分拆选项²，申请将您的保单分拆，每次最多分拆为3份本计划的分拆保单，并须经本公司批核。分拆保单的保单金额¹³不可低于所需的最低保单金额¹³，另外亦不可透过在本保单的保单年期内增加保单金额¹³，借以行使保单分拆选项²。</p> <p>本公司批核之后，您的保单将被终止，而截至当时已缴付的所有基本计划总保费¹¹及保单现金价值总和，包括保证现金价值、特别奖赏³(如有)及保单价值管理收益结余⁶(如有)，将根据保单持有人要求的分拆保单金额¹³比例，分配至有关分拆保单。分拆保单的保单年期、保单日期、签发日期及保单年度均与原有保单相同。此外，如有关申请获本公司核准，保单批注及经修订的保单附表将签发予保单持有人。此项权益一经行使，将不能取消、终止或逆转。</p> <p>各份分拆保单的保单持有人亦可申请行使保单分拆选项²，将分拆保单进一步分拆，每次申请最多可分拆成另外3份分拆保单。每份分拆保单的保单金额¹³不可少于最低保单金额¹³要求(由本公司不时厘定)。</p> <p>基于保单之条款，任何有关申请将由本公司按每个宗个案而审视。</p> <p>有关保单分拆选项²详情，请参阅保单条款。</p> |

计划摘要

货币转换选项¹

由第3个保单周年日起，或保费缴付期完结后且此保单已全数缴付所有保费（以较迟者为准），只要您的保单没有任何权益转让，也没有任何保单贷款和累积利息，您可申请将您整份保单的保单货币转换为本公司提供的其他保单货币。您可于每个保单年度将本保单的保单货币转换最多3次，并须经本公司批核。

本公司批核有关申请后，将根据行使货币转换选项¹生效当日的现行汇率，将净现金价值（未经市值调整）、已缴基本计划总保费¹¹及保单价值管理收益结余⁶（如有）转换为转换货币。本公司以绝对酌情权厘定当时汇率。保单金额¹³会相应调整，及以转换货币计算的保单净现金价值亦会根据基本计划在转换货币下的现行利益表，分配于保证现金价值及特别奖赏³（如有）。

行使货币转换选项¹后，以转换货币计算的保证现金价值及特别奖赏³金额（如有）可能比行使货币转换选项¹前的原有金额较高或较低。行使货币转换选项¹后的身故赔偿金额亦可能比原有身故赔偿金额较高或较低。如有关行使货币转换选项¹的要求获本公司核准，保单批注及经修订的保单附表将签发予保单持有人。此项权益一经行使，将不可取消、终止或逆转。

对于行使货币转换选项¹的任何申请，本公司将根据申请本选项时可供选择的保单货币实际情况，以及基于本保单条款、适用法律及规例，就每宗个案而审视。

有关货币转换选项¹详情，请参阅保单条款。

附加保障

（毋须缴付额外保费）

- 失业延缴保费保障¹⁵（不适用于趸缴保费保单）
- 额外意外死亡保障⁹

不能作废选择

选择一：退保

您可随时以本公司指定的表格提交书面指示提出退保，要求退回于本公司处理相关指示当天的现金价值总和（受保单之条款及本公司之要求约束）。一经全数退保，本公司在本保单的责任将获全面解除。

选择二：自动保费贷款

如本保单的任何保费于到期日届满时尚未付清，而不能作废的价值¹⁸高于相关未付清的保费金额，您将被自动视为已申请及获得保单贷款；该贷款金额将相等于到期日届满时尚未付清的保费金额，而您会被视为已使用该保单贷款缴付有关保费。有关贷款将按本公司不时厘定的息率计息。

如欲了解不能作废选择的详情，请参阅保单条款。

本产品册子所述内容只供参考之用。如需了解更多有关详情，您于阅读此文件时，亦应同时参阅有关保险计划建议书及保单条款。

重要事项

冷静期

汇图多元货币保险计划是一份具备储蓄成分的长期人寿保险计划，部分保费将用作支付保险及有关费用，包括但不限于开立保单、售后服务及索偿之费用。

如您对保单不满意，您有权透过发出书面通知取消保单及取回所有已缴交的保费及保费征费，但可能须经过市值调整(适用于趸缴保费保单)(见以下部分关于市值调整之详情)。如要取消，您必须于「冷静期」内(即是为紧接人寿保险保单或冷静期通知书交付予保单持有人或保单持有人的指定代表之日起计的**21个历日**的期间(以较早者为准))，在该通知书上亲笔签署作实及退回保单(若已收取)，并确保汇丰人寿保险(国际)有限公司设于香港九龙深旺道1号汇丰中心1座18楼的办事处直接收到该通知书及本保单。

冷静期结束后，若您在保单年期完结之前取消保单，预计的净现金价值可能少于您已缴付的保费总额。

趸缴保费保单之市值调整

在冷静期内，趸缴保费保单会受市值调整所影响。市值调整指于本公司收到取消保单通知时趸缴保费之投资价值低于已付趸缴保费金额的差额(如有)。

自杀条款

若受保人在签发日期或保单复效日期(以较迟者为准)起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单支付的身故赔偿，将只限于保单持有人自保单日期起已缴付给我们的保费金额，减去我们支付的任何金额。有关详细条款及细则，请参阅基本计划之保单条款。

保单贷款

您可申请保单贷款，惟贷款额(包括任何未偿还的贷款)不得超过扣除债项¹²后之保证现金价值的90%。有关贷款息率可能不时变动并由本公司通知您。

进行任何部分退保¹⁷或行使保单价值管理权益^{4,5}后，可能会减少本保单的保证现金价值及身故赔偿。当保单贷款及应付利息超过保证现金价值时，本保单可能会失效。

请留意本保单的任何债项¹²将从本保单所支付的款项中扣减。本公司对任何债项¹²的申索均优先于保单持有人或受益人或保单受让人或其他人的任何申索。

重要事项

税务申报及金融罪行

本公司可不时要求您提供关于您及您保单的相关资料，以履行本公司及其他汇丰集团成员对香港及外地之法律或监管机构及政府或税务机关负有的某些责任。若您未有向本公司提供其要求之资料或您对汇丰集团成员带来金融罪行风险，便会导致以下保单条款列出的后果，包括本公司可能：

- 作出所需行动让本公司或汇丰集团成员符合其责任；
- 未能向您提供新服务或继续提供所有服务；
- 被要求扣起原本应缴付予您或您的保单的款项或利益，并把该等款项或利益永久支付予税务机关；及
- 终止您的保单。

如有任何利益或款项被扣起及/或保单被终止，您从保单获取之款项加上您在保单终止前从保单获取之款项总额(如有)可能会少于您已缴保费之总额。本公司建议您就税务责任及有关您保单的税务状况寻求独立专业意见。

保单终止条款

我们有权于以下任何情况之下终止保单：

- 如果您未能在宽限期届满前缴付到期保费及您的保单不符合自动保费贷款资格；或
- 保单贷款加应付利息大于保证现金价值；或
- 若本公司合理地认为继续维持本保单或与您的关系可能会使本公司违反任何法律，或任何权力机关可能对本公司或汇丰集团成员采取行动或提出谴责；或
- 我们有权根据任何附加保障的条款终止本保单。

有关终止条款的详细条款及细则，请参阅保单条款。

适用法律

规管保单的法律为百慕达法律。然而，如在香港特别行政区提出任何争议，则香港特别行政区法院的非专属司法管辖权将适用。

申请资格

根据所选的保费供款年期，本计划只供任何介乎出生15日后至75岁¹⁹的人士申请。本计划受本公司就保单持有人及/或受保人之国籍(国家/地区)及/或地址及/或居留国家或地区不时厘定的有关规定限制。

重要事项

保单货币

本计划备有美元、人民币、港币、英镑、加拿大元、澳元、欧罗、新加坡元或澳门币*保单可供选择。保费及赔偿额可以保单货币外的其他货币支付。本计划下不同货币的保单各有不同回报，当您选择保单货币时，应一并参阅有关保险建议书及保单条款。

有关主要风险因素详情，请参阅「主要风险—保单货币风险」部分。

漏缴保费

应缴保费有30日的宽限期。倘若您在宽限期完结时未能付款，而不能作废的价值¹⁸大于未付保费金额，则本公司将授予一笔自动保费贷款，以支付到期保费。有关贷款将按本公司不时厘定的息率计息。当不能作废的价值¹⁸不足以支付到期保费，将导致本保单失效，保单持有人将会收到第一次未付保费到期日当天的任何净现金价值。

* 澳门币仅适用于澳门签发的保单，实际供应视乎本公司决定。

主要风险

信贷风险及无力偿债风险

本产品乃一份由本公司签发的保单，因此，您受本公司的信贷风险所影响。您支付的保费将成为本公司资产的一部分，您对该等资产均没有任何权利或拥有权。如追讨赔偿，您只可向本公司追索。

非保证利益

计算特别奖赏³（如有）的分配并非保证，并会由本公司不时厘定。派发特别奖赏³与否以及特别奖赏³的金额多少，取决于本公司就保单资产之投资回报表现以及其他因素，包括但不限于赔偿、失效率、开支等及其长期表现之展望。主要风险因素进一步说明如下：

- **投资风险因素**—保单资产的投资表现受息率水平、其前景展望（此将影响利息收入及资产价值）、增长资产的价格波动及其他各种市场风险因素所影响，包括但不限于货币风险、信贷息差及违约风险。
- **汇率变动风险及对冲因素**—考虑对冲成本及有可能导致汇率波动的市场因素，外汇对冲可能用于管理货币风险。如货币风险未完全对冲，汇率变动将影响有关保单回报及保险产品的整体表现。
- **赔偿因素**—实际死亡率及发病率并不确定，以致实际的身故赔偿或生活保障支付金额可能较预期为高，从而影响产品的整体表现。
- **续保因素**—实际退保率（全数或部分退保）、保单失效率及保单价值管理权益^{4,5}的行使率并不确定，保单组合现时的表现及未来回报因而会受影响。
- **开支因素**—已支出及被分配予此组保单的实际直接（如佣金、核保、开立保单及售后服务的费用）及间接开支（如一般经营成本）可能较预期为高，从而影响产品的整体表现。

从保单价值管理收益结余⁶（如适用）中赚取的利息是以息率计算的，且本公司可能不时调整该息率。

延误或漏缴到期的 保费之风险

任何延误或漏缴到期保费或会导致保单失效，您可收回的款额（如有）或会明显少于您已缴付的保费。

退保之风险

如您在早期全数或部分退保，您可收回的款额或会明显少于您已缴付的保费。

主要风险

流动性风险

本保单乃为保单持有人持有整个保单年期而设。如您因任何非预期事件而需要流动资金，可以根据保单相关条款申请保单贷款或作全数或部分退保。但这样可能导致保单失效或保单较原有之保单期提早被终止，而可取回的款项（如有）可能会少于您已缴付的保费。

若您行使保单价值管理权益^{4,5}，保单的现金价值总和（用作计算保单的退保价值和身故赔偿之用）在未来某个时间，可能会较您不行使此权益的情况较高或较低。

通胀风险

由于通货膨胀的缘故，将来的生活费很可能较今天的为高。因此，即使本公司履行其所有合约义务，您或您所指定的受益人将来从本保单收到的实质金额可能较低。

保单货币风险

您须承受汇率风险。如保险计划的货币单位并非本地货币，或如您选择以保单货币以外的其他货币支付保费或收取赔偿额，您实际支付或收取的款额，将因应本公司不时厘定的保单货币兑本地/缴付保费货币的汇率而改变。汇率之波动会对款额构成影响，包括但不限于缴付保费、保费征费及支付的赔偿额。

人民币货币风险

人民币现时并非自由兑换的货币，其兑换可能受制于若干政策、监管要求及/或限制（有关政策、监管要求或限制将不时更改而毋须另行通知）。

有关当局所实施的外汇管制亦可能对适用汇率造成不利的影影响。实际的兑换安排须根据当时的政策、监管要求及/或限制而定。

货币转换选项¹风险

行使货币转换选项¹后，您须承受有关风险：保证现金价值、特别奖赏³（如有）、身故赔偿金额及预期回报可能比行使货币转换选项¹前较高或较低，而保证回本年期及总回本年期亦可能比行使货币转换选项¹前较短或较长。转换货币后，保单价值可能与保单缮发时所示金额有显著差异。

在行使货币转换选项¹前，您应根据本公司所示的未来保单价值，考虑行使有关选项¹是否符合您的需要。可供转换的保单货币将受申请货币转换选项¹时的适用法律及规例约束。

您不应只因货币转换选项¹而投保本计划，如有任何疑虑，请向您的汇丰分行职员查询，了解本保单对您的影响，借此作出有根据的决定。

有关分红保单

我们发出的分红人寿保单提供保证及非保证利益。保证利益可包括身故赔偿、保证现金价值及其他利益，视乎您所选择的保险计划而定。非保证利益由保单红利组成，让保单持有人分享人寿保险业务的财务表现。

汇图多元货币保险计划的保单红利(如有)，将以下列方式派发：

特别奖赏³指于保单提早终止(因行使保单分拆选项²而导致保单终止的情况除外)，例如因身故、退保、行使保单价值管理权益^{4,5}或保单期满时宣派。

特别奖赏³的金额视乎宣派前整段保单期的表现，以及当时的市场情况而不时改变，实际金额于派发时才能确定。

有关详情，请参阅本产品册子「计划摘要」部分。

特别奖赏³会受哪些因素影响

特别奖赏³(如有)并非保证，特别奖赏³的金额多少及是否派发，决定因素包括但不限于：

- 保单资产及货币对冲工具(如有)的投资回报表现；
- 赔偿、失效率及营运开支；及
- 对投资的长期表现预期以及上述其他因素。

若长远表现优于预期，特别奖赏³金额将会增加；若表现较预期低，则特别奖赏³金额将会减少。

有关主要风险因素的详情，请参阅本小册子内「主要风险—非保证利益」部分。

分红保单有什么主要的优势？

分红保单相对其他形式保单的主要特点：您除了可获保证利益外，亦可用于投资表现优于支持保证利益所需的表现时，获取额外的特别奖赏³。表现越佳，特别奖赏³越多；反之，表现越差，特别奖赏³亦会减少。

保单红利的理念

建立共同承担风险的机制

我们对您的分红保单表现有明确利益，因为我们的分红业务运作遵从您我共同承担风险的原则，以合理地平衡我们的利益。我们会就派发给您的特别奖赏³水平定期检讨。过往的实际表现及管理层对未来长期表现的预期，将与预期水平比较作出评估。倘若出现差异，我们将考虑透过调整特别奖赏³分配，与您分享或分担盈亏。

公平对待各组保单持有人

为确保保单持有人之间的公平，我们将慎重考虑不同保单组别(例如产品、产品更替、货币及缮发年期)的经验(包括投资表现)，务求每组保单将获得最能反映其保单表现的公平回报。为平衡您与我们之间的利益，我们已成立一个由专业团队组成的专责委员会，负责就分红保单的管理及和特别奖赏³的厘定提供独立意见。

有关分红保单

长远稳定的回报

在考虑调整特别奖赏³分配的时候，我们会致力采取平稳策略，以维持较稳定的回报，即代表我们只会因应一段期间内实际与预期表现出现显著差幅，或管理层对长远表现的预期有重大的改变，才会作出调整。

我们也可能在一段时间内减低平稳策略的幅度，甚至完全停止采取稳定资产价值变化的平稳策略。我们将会为保障其余保单持有人的利益而采取上述行动。例如，当采取平稳策略时的奖赏金额较不采取平稳策略时的奖赏金额为高时，我们可能会减低该策略的幅度。

投资政策及策略

我们采取的资产策略为：

- (i) 有助确保我们可兑现向您承诺的保证利益；
- (ii) 透过特别奖赏³提供具竞争力的长远回报；及
- (iii) 维持可接受的风险水平。

「汇图」美元保单：

分红保单的资产由固定收益及增长资产组成。固定收益资产（主要为美元）包括由具有良好信贷质素（平均评级为A级或以上）及长远发展前景的企业机构发行之固定收益资产。我们亦会利用增长资产，包括股票类投资及另类投资工具如房地产、私募股权或对冲基金，以及结构性产品包括衍生工具，以提供更反映长远经济增长的回报。

我们将投资组合适当地分散投资在不同类型的资产，并投资在不同地域市场（主要是亚洲、美国及欧洲）、货币（主要是美元）及行业。这些资产按照我们可接受的风险水平，慎重地进行管理及监察。

「汇图」非美元保单：

分红保单的资产由固定收益及增长资产组成。固定收益资产（主要为美元）包括由具有良好信贷质素（平均评级为A级或以上）及长远发展前景的企业机构发行之固定收益资产。我们亦会利用增长资产，包括股票类投资及另类投资工具如房地产、私募股权或对冲基金，以及结构性产品包括衍生工具，以提供更反映长远经济增长的回报。

固定收益资产及增长型资产可能分散投资于不同货币（主要为美元），借此分散风险。假如相关资产的结算货币与保单货币不同，我们可能以外汇对冲减低汇率波动的影响。

我们将投资组合适当地分散投资在不同类型资产，并投资在不同地域市场（主要是亚洲、美国及欧洲）、货币及行业。有关资产按照我们可接受的风险水平，受到谨慎管理及监察。

有关分红保单

目标资产配置

| 资产种类 | 长线目标分配比例% |
|--------------------------|-----------|
| 固定收益资产(政府债券、企业债券及另类信贷投资) | 30% - 50% |
| 增长资产 | 50% - 70% |

注：实际的分配比例可能会因市场波动而与上述范围有些微偏差。

在决定实际分配时，我们并会考虑(包括但不限于)下列各项因素：

- 当时的市场情况及对未来市况的预期；
- 保单的保证与非保证利益；
- 保单的可接受的风险水平；
- 在一段期间内，经通胀调整的预期经济增长；及
- 保单的资产投资表现。

在遵守我们的投资政策前提下，实际资产配置可能不时偏离上述长期目标分配比例。假如相关资产的结算货币与保单货币不同，我们可能以外汇对冲减低汇率波动的影响。

就已行使保单价值管理权益^{4,5}的保单，组成其保单价值管理收益结余⁶的资产将会100%投资于固定收益资产中。

积存息率

您可选择行使保单价值管理权益^{4,5}，以调拨部分净现金价值至保单价值管理收益结余⁶(如有)以累积生息(如有)。

积存利息的息率并非保证，我们会参考下列因素作定期检讨：

- 投资组合内固定收入资产的孳息率；
- 当时的市况；
- 对固定收入资产孳息率的展望；
- 与外汇对冲相关的成本(如适用)；
- 与此积存息率服务相关的成本；及
- 保单持有人选择将该金额积存的时间及可能性。

我们可能会不时检讨及调整用以厘定特别奖赏³(如有)及积存息率的政策。

欲了解更多最新资讯，请浏览本公司网站<https://www.hsbc.com.hk/zh-cn/insurance/info/>。

此网站亦提供了背景资料以助您了解我们以往的红利派发纪录作为参考。我们业务的过往表现或现时表现未必是未来表现的指标。

注

1. 透过行使货币转换选项，您可将保单货币转换为申请货币转换选项时本公司提供的不同货币。

有关基本计划的保单价值将根据「计划摘要」部分及保单条款列明的详细条款及细则，转换为转换货币。所有基本计划附加保障亦将以转换货币计值。

本公司有绝对权利及酌情权以批核有关行使货币转换选项的申请，及实施本公司认为对批核该申请适当的规则或限制。

2. 每份保单最多可分拆为3份新的分拆保单，并获分配新的保单号码。各份分拆保单的保单持有人可申请行使保单分拆选项，将分拆保单进一步分拆至另外最多3份分拆保单。

每份分拆保单的保单金额¹³不可少于本公司不时厘定的最低限额要求。此外，本保单于分拆保单前须无任何债项¹²，亦未有转让权益。

保单分拆申请一经批核，您的保单将会终止。分拆保单的保单年期、保单日期、签发日期及保单年度与原有保单相同。除非在此或保单条款另有注明，否则原有保单的一切保障项目、条款及细则均适用于分拆保单。基本计划的附加保障项目将与原有保单中分离，并附加至分拆保单。

原有保单持有人可于行使保单分拆选项时，为分拆保单指定全新保单持有人及受保人，以及行使货币转换选项¹。更改受保人¹⁴须提供可保证明，并由本公司接受受保人的投保条件批核。行使货币转换选项¹须视乎申请有关选项时可供选择的保单货币实际情况，以及受本保单条款、适用法律及规例所约束。

3. 特别奖赏的金额并非保证，并按本公司的酌情权宣派。

4. 您可申请行使保单价值管理权益以将截至处理该申请当日之部分净现金价值调拨至保单价值管理收益结余⁶，前提是：

- 本保单已生效20个保单年度或以上；
- 所有保费均已在到期时全数缴付；及
- 本保单下没有任何债项¹²。

5. 行使保单价值管理权益须受两项最低限额要求所限制，包括：(i) 每次调拨的净现金价值及(ii) 该权益行使后之保单金额¹³。本公司会不时厘定上述的最低限额要求，而不会提前通知保单持有人。

6. 保单价值管理收益结余是指行使保单价值管理权益^{4,5}调拨入本保单下，按本公司具绝对酌情权不时厘定的息率积存生息，并减去任何已提取之金额的累积金额。

7. 行使定期提取选项时，须受最低提取金额限制，并且本保单未有任何债项¹²。若提取令本保单的保单金额¹³未能达到最低保单金额¹³要求，提取将不被批准。本公司会不时厘定上述的最低限额要求而不会提前通知保单持有人。定期提取的实际金额及可供定期提取的月数或年数，取决于本保单宣派的净现金价值的实际金额。

8. 若受保人在签发日期或保单复效日期（以较迟者为准）起计一年内自杀身亡，无论自杀时神志是否清醒，我们须向保单支付的身故赔偿，将只限于保单持有人自保单日期起已缴付给我们的保费金额，减去我们支付的任何金额。有关详细条款及细则，请参阅基本计划之保单条款。

9. 额外意外死亡保障将于受保人年届80岁¹⁰，或支付额外意外死亡保障赔偿后，或本保单终止时（以较早者为准）终止（当本保单因行使保单分拆选项²而终止，本保单的额外意外死亡保障亦将终止，而分拆保单的额外意外死亡保障将按相同条款及细则重新订立），每位受保人的最高保障金额为3,000,000美元或其等值（适用于我们缮发的所有额外意外死亡保障）。当我们支付赔偿后，保单将随即终止。有关详细条款及细则以及不保事项，请参阅附加保障的保单条款。

注

10. 年龄指受保人或保单持有人(视乎适用情况而定)于下一次生日的年龄。
11. 已缴基本计划总保费是指截至受保人身故之日基本计划所有到期的保费总额(无论是否已实际缴付)。有关详细条款及细则, 请参阅保单条款。
12. 债项指所有未偿还的保单贷款, 或按照本保单借取的自动保费贷款, 加上该等贷款的任何累计利息及任何未付之保费或款项。
13. 保单金额用于厘定本保单须缴付的保费、本保单基本计划可收取的保证现金价值及特别奖赏³, 保单金额并不代表身故赔偿金额或您的保单现金价值。
14. 于第1个保单年度后, 或于保费缴付期完结后且本保单已全数缴付所有保费(以较迟者为准), 每位保单持有人均可无限次更改保单受保人。更改受保人须提供可证明, 并由本公司按受保人的投保条件而批核。对于任何相关的申请, 本公司将按每个案情况而审视, 并根据不同因素(包括但不限于潜在赔偿风险、更改保单年期及当前经济展望等)而酌情决定。
15. 失业延缴保费保障适用于年龄¹⁰介乎19岁至64岁并持有香港身份证的保单持有人。保障将于保单持有人年届65岁¹⁰或已缴清所有到期保费或保单终止时(以较早者为准)终止。该保障并不适用于趸缴保费保单。有关详细条款及细则以及不保事项, 请参阅附加保障之保单条款。
16. 批核中「保证核保」或「简易核保」申请及已生效保单的全期总保费金额上限(以每位受保人计)根据受保人的年龄¹⁰而有所不同。有关金额包括本计划及本公司指定人寿保险计划。有关核保要求(即可能与医疗核保或汇丰保险的准则有关), 请向汇丰分行职员查询。本公司保留权利根据受保人及/或保单持有人投保时提供的资料而决定是否接受有关投保申请。
17. 保单部分退保后, 本公司可酌情宣派调减保单金额¹³部分中应占的特别奖赏³(如有), 有关金额(如有)将成为部分退保付款的相应部分, 付予保单持有人, 并须受适用的要求所限制。有关调减保单金额¹³的详细条款及细则, 请参阅保单条款。
18. 不能作废的价值指在相关未付保费到期日之前一日所计算的保证现金价值扣除任何债项¹²后的金额。

更多资料

策划未来的理财方案, 是人生的重要一步。我们乐意助您评估目前及未来的需要, 让您进一步了解汇图多元货币保险计划如何助您实现个人目标。

欢迎莅临汇丰分行, 安排理财计划评估。

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汇丰人寿保险(国际)有限公司

HSBC Life (International) Limited 汇丰人寿保险(国际)有限公司(「本公司」或「我们」)是于百慕达注册成立之有限公司。本公司为汇丰集团旗下从事承保业务的附属公司之一。

香港特别行政区办事处

香港九龙深旺道1号汇丰中心1座18楼

本公司获保险业监管局(保监局)授权及受其监管,于香港特别行政区经营长期保险业务。

香港上海汇丰银行有限公司(「汇丰」)乃根据保险业条例(香港法例第41章)注册为本公司于香港特别行政区分销人寿保险之保险代理机构。汇图多元货币保险计划为本公司之产品而非汇丰之产品,由本公司所承保并只拟在香港特别行政区透过汇丰销售。

对于汇丰与您之间因销售过程或处理有关交易而产生的合资格争议(定义见金融纠纷调解计划的金融纠纷调解中心职权范围),汇丰须与您进行金融纠纷调解计划程序;此外,有关涉及您上述保单条款及细则的任何纠纷,将直接由本公司与您共同解决。

本公司对本产品册子所刊载资料的准确性承担全部责任,并确认在作出一切合理查询后,尽其所知所信,本产品册子并无遗漏其他事实而足以令其任何陈述具误导成分。本产品册子所刊载资料只属摘要。有关详细条款及细则,请参阅您的保单。

2023年12月

汇丰人寿保险(国际)有限公司荣获以下奖项:

